



K Dee Horton, CMS- Branch Manager/Mortgage Loan Originator
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INFORMATION NEEDED AT TIME OF APPLICATION

- 1. Completed Mini-Application
- 2. Copy of Drivers license
- 3. 2 years most recent tax returns with all schedules, w-2's and 1099's.
- **Full corporate tax returns, if applicable**
- 4. 30 days most recent pay stubs
- 5. 2 months most recent full bank statements
- 6. Currently owned real estate (Commercial and/or Residential)
 - Full property address
 - Most recent tax bill
 - Most recent home insurance bill
 - Most recent mortgage statement
- 7. Other documentation, if applicable
 - Retirement income statement
 - Social Security income statement
 - 401k statement
 - Proof of child support income/alimony income and/or payments
 - Full bankruptcy papers – if filed within the last 7 years
- 8. Appraisal fee, fee varies based on type of appraisal required.
- 9. **If purchase**, executed sales contract on house.

ADDITIONAL INFORMATION NEEDED FOR CONSTRUCTION LOAN

1. Plans and specifications on house to be built.
2. Cost breakdown or contract price to build.
3. Warranty deed of lot if already owned.
4. Name, Address & phone number of builder.

** Closing times will vary. Once a complete file is received, it will be moved through processing and underwriting as quickly as possible.

