



Consumer Mortgage Checklist

Please bring the following items with the completed Real Estate Application for final approval:

- 4 most recent pay stubs
- Previous two years tax returns including W-2 (Previous three years if you are self-employed)
- Copy of the legal description of your property (deed)
- Copy of mobile home title (if applicable)
- Copy of homeowner's insurance quote or policy
- Copy of flood insurance quote or policy (if applicable)
- Copy of most recent tax bill(s)

If purchase, include these items also:

- Copy of signed sales contract, including all riders
- Verification of the deposit placed on home
- Names, addresses, and telephone numbers of all realtors, builders, insurance agents and attorneys involved

If construction loan, include these items also:

- Copy of house plans
- Copy of contractor agreement
- Copy of sub contractor estimates and material list
- Construction Lien Waiver from all contractors (if construction process has already started)