



Mortgage Checklist

W-2 Wage Earners

- Most recent pay stub showing Year To Date income for each borrower
- Prior Year W-2's for each borrower
- Last 60 days bank statements if not with Solidarity
- Most recent information on investment accounts (including 401(k) accounts)
- Divorce Decree and Property Settlement signed (if applicable)
- Bankruptcy Papers (if applicable)
- Copy of valid photo ID

Self-Employed

- Personal and business returns, complete with all supporting schedules for previous two years
- Year-to-date profit and loss statements
- Current balance sheet (most recent quarter end)

New Home Purchases

In addition to information requested above:

- Signed copy of the Offer to Purchase
- Copy of the listing data sheet, if available

If Refinancing a Mortgage

In addition to information requested above:

- Statement of current mortgage (if applicable)
- Copy of Homeowners (hazard) Insurance Policy