



INFORMATION TO BRING TO YOUR MORTGAGE LOAN APPLICATION (A copy of the original document is acceptable unless specifically noted)

- Original**, fully completed & signed loan application.
- Purchase agreement signed by all buyers and sellers.
- Paystub from past 2 pay periods for each applicant.
- W2 forms from past 2 years for each applicant.
- Bank account statements from the past 2 months for checking and savings accounts. (other than Collins Community Credit Union accounts)
- Most recent 401K, IRA or other retirement account statement - Full statement only no summaries or current day balance inquiries.
- Investment account (money market, mutual funds, etc.) statements from the past two months.

Are you self-employed or do you have commission income? If yes, please provide:

- Personal and Business income Tax Returns for the past 2 years. (Federal returns only, no state returns)

Have you been divorced? If yes, please provide:

- Divorce decree, stipulation, and any modifications.
- Proof of receipt of child support payments for the last 3 months – include child support income on your application.

Have you declared bankruptcy in the last 7 years? If yes, please provide:

- Petition, schedule of creditors and discharge.
- Be prepared to provide the reason(s)/circumstance(s) that lead to the bankruptcy to your loan officer.

Miscellaneous items:

- If you have earned a diploma or degree in the past 2 years, provide an unofficial final transcript.
- If you own rental property, provide the current lease and past 2 years Federal Tax Returns.
- If you are receiving a gift for the down payment of your new home, DO NOT deposit the funds until you visit with your loan officer.
- If in the past 2 years you have experienced a gap in employment of 30 days or greater, be prepared to provide the reason(s)/circumstances(s) of the employment gap to your loan officer.
- If you currently rent your home, please bring your landlord's name, address and phone number.

All You Need Is Us!