

Mortgage Quick Tips

Document Checklist

ALL BORROWERS

- ☐ Valid photo ID for each borrower (e.g., driver's license or state-issued ID, passport, or military ID)
- ☐ Copy of Social Security Card
- ☐ Last 2 months of each of the following:
Bank statements, brokerage statements, and retirement statements.
(Please include all numbered pages)
- ☐ Terms of withdrawal for retirement accounts
- ☐ Documentation of recent deposits
(not including automated payroll)
- ☐ Executed purchase contract + addendum
- ☐ Copy of earnest money check
- ☐ Homeowners insurance policy + agent, company name, and phone number

SALARIED BORROWERS

- ☐ Last 30 days of paystubs for each income source for each borrower
- ☐ Last 2 years of tax returns for each applicant

SELF EMPLOYED BORROWERS

- ☐ Last 2 years of business tax returns
- ☐ Year-to-date profit/loss statement + balance sheet for each business with 25% or more ownership by a borrower
- ☐ W-2, K-1, and/or 1099 forms for the previous 2



Becky Pond
LOAN OFFICER

NMLS 396065
bpond@altahl.com
M: 980.475.2458
beckypondloans.com
128 S Tryon St, Ste 1831
Charlotte, NC 28202



Kaeli McLiverty

kaelimclivertyrealestate@gmail.com
M: 803-367-1222

