



Use this checklist to ensure that you have all the documents you'll need to reference when completing your Directors Mortgage Application.

Required Documents

- Pay Stubs - All pay stubs dating back at least one month. (If paid weekly - at least 5 pay stubs)
- Bank Statements - The past two month's bank statements for checking, savings, and investment accounts.
- Executed Purchase and Sale Contract - A copy of the contract for the property you wish to purchase, including any contract addendums.
- Cancelled Earnest Money Check - A copy of your cancelled check for earnest money.

Supporting Documentation

- Information from these documents may be required. It's a good idea to collect as many of these as possible before applying.
- Financial Documents
- W-2 Forms - For the past two years.
- Income Tax Returns - Past two years' federal and state income tax returns with all Schedules.
- Corporate Tax Returns, Profit/Loss Statements, and Balance Sheets - The past two years federal and state tax returns with all Schedules for any business that you own.
- Gift Fund Documents - If you have received gift money to purchase your home, a copy of the gift letter and gift check are required.
- Divorce Documents - If you are divorced, you may need to provide proof such as Divorce Decree and Settlement Agreement.
- Bankruptcy Documents - If you have had a bankruptcy, you will need complete bankruptcy papers including Petition/Discharge papers and list of creditors.
- DD214 and Original Certificate of Eligibility - If you served in the military - please have your discharge documentation.

Documentation of Prior Residence

- Landlord Contact Information - If you have rented a residence in the last two years, you will need your landlord's contact information, including phone number.
- Relocation Agreement and/or Buyout Agreement
- HUD-1 Settlement Statement - Documents the sale of your prior home.

For Refinance Only

- Warranty Deed
- Proof of Previous Title Insurance