

Speed Up the Process

IT GOES WITHOUT SAYING, YOU WANT AN ANSWER QUICKLY.

Let's work together to get you the fastest possible answer. Go ahead and collect the list of documents below so we can start working on your mortgage request right away.

Documentation you need to supply:

Income Information:

- Year-to-date pay stub(s) for the most recent 30 days.
- W2 form(s) for the past two years.¹
- If self-employed, all pages of the past two years' signed personal tax returns
- If business ownership is 25 percent or more, all pages of past two years' signed business tax returns, including K-1 statements.
- If retired or currently not employed, proof of other sources of income, such as Social Security award letters, 1099 tax forms for past two years, retirement and 401(k) statements, etc.

Assets to fund down payment and closing costs:

- Bank statements (i.e., checking, savings and investments) for the most recent two months.
- A copy of the earnest money deposit check and the due diligence check, if applicable.¹
- If using a gift, gift donor name, complete mailing address and gift donor asset documentation, if applicable.

Ability to pay monthly financial obligations:

- Copies of leases on any owned rental properties.¹
- If currently separated or divorced, a complete copy of separation agreement or divorce decree.^{1,2}

Other:

- A government-issued photo ID (i.e., driver's license, state-issued nondriver's ID, U.S. military ID).
- Completed signed sales contract for the property being purchased.
- For veteran loan programs, military discharge papers (Form DD214) and Certificate of Eligibility.¹
- If refinancing, copy of deed, homeowners insurance policy and real estate tax bill.¹

Documentation you need to sign and return:

- Completed loan application (form 1003) – we worked on this together. I will send to you.
- All required signed disclosures – I will send to you.

Our mortgage team will notify you of additional documentation requirements if needed.

Ask us about **Mortgage Connect**, our online platform, where you can receive, sign and return your application, disclosures, supporting documentation and much more.



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¹ If not readily available, these documents may be supplied later in the process.

² Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan.