

Real Estate Loan Pre-Application Checklist

The following checklist details what information we request when you apply for a mortgage loan. Please complete and sign your loan application and return it to us along with the applicable items from the list below. This list may not be all-inclusive and additional documents may be required based on the specific circumstances of your request.



Items Needed for All Application Types:

- Complete signed real estate loan application
- Copy of pay stubs for last 30 days for all borrowers
- Copy of federal income tax returns including all schedules, W-2's and other supporting documents for last 2 years
- Copy of bank statements and/or quarterly investments statements for most recent 3 months
- Copy of additional income verification documents (i.e. child support or alimony)
- Copy unexpired Driver's License

Miscellaneous Items (If Applicable):

- Copy of pension and Social Security award letter
- Copy of divorce decree
- Copy of bankruptcy documents – all pages including filing and discharge
- Verification of any rental or investment income
- Letter of explanation for any credit issues in credit report
- Landlord contact information including name, address, and telephone number

Items Related to Purchase Transactions:

- Address of the property you are purchasing
- Copy of purchase agreement; addendum and disclosures signed by seller(s) and buyer(s)

Items Related to Refinancing Transactions:

- Copy of deed to property
- Copy of property tax bill
- Copy of current homeowner's insurance policy bill
- Copy of current mortgage payoff statement

Items Needed from Self Employed Borrower(s):

- Copy of federal income tax returns (business and personal) including all schedules, W-2's and other supporting documents for last 2 years
- Personal Financial Statement

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