



DOCUMENTATION REQUIRED FOR YOUR LOAN APPLICATION

- COPY OF PURCHASE & SALES CONTRACT
- CONTRACT COVER FORM
- CHECK PAYABLE TO READY MORTGAGE LENDERS FOR \$480.00 (APPLICATION FEE) OR SIGNED CREDIT CARD AUTHORIZATION FORM
- LAST 2 YEARS' PERSONAL TAX RETURNS- ALL PAGES
***ALL TAX RETURNS MUST BE SIGNED BY THE BORROWER(S) AT TIME OF APPLICATION**
- COPY OF AMENDED TAX RETURNS (1040X), IF APPLICABLE
- LAST 2 YEARS' W2 OR 1099 FORM
- LAST 2 MONTHS' BANK STATEMENTS (ALL PAGES EVEN IF THEY ARE BLANK)
- SOURCE OF FUNDS FOR DEPOSITS & COPY OF CANCELLED CHECKS OR WITHDRAWALS
- GIFTS REQUIRE DONOR ABILITY AND GIFT LETTER
- 30 DAYS WORTH OF PAYSTUBS (2 IF BI-WEEKLY & 4 IF WEEKLY)
- CREDIT AUTHORIZATION FORM TO BE SIGNED BY ALL BORROWERS
- COPY OF CREDIT REPORT & EXPLANATIONS FOR PREVIOUS ADDRESSES AND DEROGATORY CREDITS
- COPY OF DRIVER'S LICENSE
- COPY OF SOCIAL SECURITY CARD (FRONT & BACK)
- COPY OF RESIDENCY CARD (IF APPLICABLE)
- IF CURRENTLY RENTING, PROVIDE NAME & PHONE NUMBER OF CURRENT LANDLORD & COPY OF LAST 12 MONTHS' CANCELLED RENT CHECKS
- BANKRUPTCIES- NEED COPY OF ALL BANKRUPTCY PAPERS & EVIDENCE OF DISCHARGE
- DIVORCED BORROWERS- COPY OF DIVORCE DECREE & FINAL SETTLEMENT AGREEMENT
- CHILD SUPPORT- COPY OF CHILD SUPPORT AGREEMENT
- ALIMONY- COPY OF ALIMONY AGREEMENT
- PROOF OF DISABILITY, RETIREMENT OR SOCIAL SECURITY INCOME WITH AN AWARD LETTER
- PROOF OF RENTAL INCOME RECEIVED FROM INVESTMENT PROPERTIES; PROVIDE TAX RETURNS FOR THE LAST TWO YEARS OR LEASES ON ALL PROPERTIES OWNED
- ALL PAGES OF MOST RECENT RETIREMENT STATEMENT COVERING THE LAST 60 DAYS
- ALL PAGES OF MOST RECENT STOCKS/BONDS STATEMENT COVERING THE LAST 60 DAYS
- IF PROCEEDS FROM THE SALE OF A HOME ARE BEING USED FOR THIS TRANSACTION, PLEASE PROVIDE A COPY OF THE SETTLEMENT STATEMENT. IF NOT CLOSED YET, PROVIDE A COPY OF SALES AGREEMENT
- PROOF OF YOUR EARNEST MONEY CHECK CLEARED (THIS CAN BE DONE WITH A CURRENT BANK STATEMENT SHOWING THE MONEY COMING OUT OF THE AMOUNT OR A COPY OF THE FRONT AND BACK OF THE CANCELLED CHECK)
- IF YOU HAVE DEROGATORY CREDIT, PLEASE PROVIDE SUPPORTING DOCUMENTATION FOR PAID COLLECTIONS, JUDGMENT OR CHARGE-OFFS AND A LETTER OF EXPLANATION FOR THE DEROGATORY CREDIT
- IF YOU HAVE MADE ANY CREDIT INQUIRES WITHIN THE PAST 120 DAYS, PROVIDE A LETTER EXPLAINING THE PURPOSE OF INQUIRES AND IF ADDITIONAL CREDIT EXTENDED
- MORTGAGE COUPONS, TAX BILL, HOA STATEMENT, HOMEOWNERS INSURANCE, AND FLOOD INSURANCE FOR ALL PROPERTIES OWNED
- IF YOU HAVE GRADUATED FROM COLLEGE IN THE LAST TWO YEARS, PLEASE PROVIDE A COPY OF YOUR TRANSCRIPTS
- IF YOU ARE RELOCATING WITH YOUR CURRENT EMPLOYER, PLEASE PROVIDE DOCUMENTATION SUPPORTING THIS TRANSFER IN EMPLOYMENT

SELF EMPLOYED BORROWERS (IN ADDITION TO ABOVE DOCUMENTS)

- LAST 2 YEARS' CORPORATE TAX RETURNS
- COPY OF OCCUPATIONAL LICENSES
- PROVIDE A SIGNED AND DATED LETTER ON CPA'S LETTERHEAD

MMAP APPLICANTS

- LAST 3 YEARS' TAX RETURNS (IF APPLYING FOR MAPP FUNDS)
- MAPP APPLICATION- ALL BORROWER(S)
- MAPP CERTIFICATE- ALL BORROWER(S)
- NAME, PHONE NUMBER, AND INSURANCE AGENT CONTACT OF CURRENT HOMEOWNERS INSURANCE AND FLOOD INSURANCE POLICY

REFINANCEMENTS

- ALL OF THE ABOVE DOCUMENTS EXCEPT FOR PURCHASE & SALES CONTRACT
- COPY OF CURRENT HOMEOWNERS INSURANCE POLICY
- COPY OF CURRENT FLOOD INSURANCE (WHEN APPLICABLE)
- PRIOR TITLE POLICY
- COPY OF LAST MORTGAGE STATEMENT
- COPY OF WARRANTY DEED (IF AVAILABLE)
- COPY OF LAST SURVEY