



## Paul Vincent

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## BORROWER DOCUMENTS NEEDED FOR A MORTGAGE

**TAX RETURNS, PERSONAL:** Two (2) years of Tax Returns, SIGNED ON PAGE 2. Most people electronically file their tax returns, but **YOU MUST SIGN PAGE 2** the return on the copy used for your loan package. Sending the form that verifies you filed electronically can NOT be used as a substitute for your manual signature on the return. You can date the copy the day you sign. If you have not filed your 2014 return yet, please forward 2012 2013 and a copy of your extension request for 2014 (if after April 15).

**TAX RETURNS, BUSINESS:** If you receive K-1 income we will need **Two (2) years of Business Tax Returns AND 2 years of K-1 statements.** Again, the tax return **MUST BE SIGNED.**

**W2s and 1099 FORMS:** Two (2) years of ALL W2s and 1099s received for 2012, 2013 and 2014. If you are sending a 2014 tax return we do NOT need 2012 documents.

**BANK STATEMENTS:** Two (2) months of your **most recent, consecutive Bank Statements** with **ALL PAGES** (even if blank) for ALL accounts being used to qualify your loan.

**PAYSTUBS:** Paystub/payroll documentation covering **the most RECENT, CONSECUTIVE 4 weeks of work.** Even if you receive a direct deposit of your paycheck you must get a copy of the recorded payroll information (gross, taxes, other withholdings, net). Many times you can get this information on-line.

**RETIREMENT/401K FUNDS:** Most recent quarterly statement OR 2 most recent monthly statements, if using retirement funds to qualify.

**AWARD LETTERS:** If you are drawing Social Security or Retirement benefits, we will need your award letter for the current year PLUS a letter specifically stating how long you will receive benefits (lifetime, 20 years, etc...).

**PAYROLL CONTACT INFORMATION:** We will need to verify your income with your employer, if you are currently employed. Please provide your employer's Payroll contact information.

**COPY OF DRIVER'S LICENSE AND SOCIAL SECURITY CARD:** Please make sure the copies you send are legible. Most times the best way is to take a picture of your license with your phone and email us a copy of it. Copying on a copy machine usually leads to an illegible copy.

**EXECUTED COPY (with signatures) OF YOUR PURCHASE CONTRACT** (if refinancing, you will NOT have a contract).

**EARNST MONEY CHECK AND OPTION CHECK:** Please provide copy of the front and back of check AND a copy of your bank statement (or printout) showing it has cleared your bank. You may not have this yet, but please provide as soon as you can. If you are refinancing you will NOT have this.

**MORTGAGE STATEMENTS:** We will need a copy of all current mortgage statements and documentation that you are current with your mortgage payments. For any properties without mortgages we will need the Warranty Deed or Release of Lien.

**CURRENT INSURANCE COVERAGE:** You must provide proof that you have insurance coverage for all properties you own, and you must further show that this is paid and current.

**INSURANCE FOR THE PROPERTY YOU ARE PURCHASING:** You will receive a separate email giving you guidelines for securing insurance for the property you are buying. You will need Homeowners Insurance and possibly Flood and/or Windstorm. We will need the quote you have **accepted** along with your agent's name, agency name, address, phone number and email if possible.

**SURVEY:** We need a current survey of the property you are purchasing or refinancing. We do NOT need a survey if you are purchasing a condominium. If you do NOT have a survey (with a seal and signature), we will order one through title.

**HOA INFORMATION:** If applicable, we will need an HOA invoice showing yearly fees, and proof that you are current with your HOA dues.

**IF YOU HAVE BEEN DIVORCED:** We need a copy of your divorce.

**CHILD SUPPORT ORDER:** If applicable, we need a copy of the support order.

**TERMITE INSPECTION:** Required if there is evidence of an active infestation or if this is a VA loan.

**DD-214 DOCUMENT:** If you are securing a VA loan we will need copies of your discharge documents.