

WHAT TO BRING TO YOUR MORTGAGE APPLICATION

Licensed mortgage broker NYS department of financial services.
Loans arranged through third party providers.



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For ALL APPLICANTS

- Last two years federal tax returns (1040's)
- Copy of your driver's license
- Copy of your purchase contract, signed by all buyers and sellers (for purchase transactions)
- Pay stub(s) covering the last 30 day period for all applicants
- W-2 forms for the last two years, for each applicant
- Bank statements for the past two months for all checking and savings accounts (all pages) *Continue to save bank statements until you close on your loan
- Name, address and phone number of landlord for the last 12 months if you are currently renting or have rented in the past 12 months
- 401k and IRA statements (if applicable)
- Investment account statements for the past three months (e.g., mutual funds accounts)
- A credit/debit card for payment of appraisal and credit report

If you are REFINANCING

- Your Deed
- Your Survey
- A Copy of your most recent mortgage statement
- Proof of homeowners insurance

If you are applying for a VA LOAN

- Form DD-214 or, for in-service veterans
- Statement of Service
- Most recent Leave and Earnings Statement (in-service veterans only)

If you are SELF-EMPLOYED/COMMISSION INCOME

- Copies of your last two years personal and business federal signed income tax returns (lease sign in blue ink) (self-employed only)

If you have been DIVORCED or SEPARATED

- Complete signed copy of all divorce decrees or separation
- Proof of receipt of child support payments for the last twelve months and must continue for 3 years. (Only if you intend to use this income to qualify for your mortgage loan OR if you are required to pay child support)

If you have declared BANKRUPTCY in the last 7 years

- Copy of Petition/Decree, Schedule of Creditors and Copy of Discharge
- A letter of explanation on why you filed bankruptcy

MISCELLANEOUS ITEMS

- If you have graduated from high school or college during the last two years, enclose a copy of your degree
- If during the past two years you had a gap in employment of 30 days or more, include a letter explaining the reason for the gap in employment
- If you have sold your present home, you will need to provide your lender with a copy of your signed HUD 1 Settlement Statement showing the amounts of the proceeds (if the sale of your home is not yet complete, please provide a copy of the Purchase Contract on your present home)
- If you have rental property, we will need a copy of your current lease or signed federal income tax returns (Schedule E)
- If you are receiving a "gift" for part of your down payment, include a gift a davit signed by donor, evidence of transfer from donor's account and receipt by borrower
- If you are being relocated by your employer, provide a copy of your company's relocation policy

*BANK STATEMENTS

1. ALL LARGE DEPOSITS MUST BE DOCUMENTED

2. All lenders require **COMPLETE** bank statements with **ALL PAGES**

3. **INTERNET COPIES ARE NOT ACCEPTABLE** unless name and account number are on internet printout. Also, internet copy must look like an actual bank statement

4. Bank statements provided must be **CONSECUTIVE** statements. If you need to provide updated bank statements for funds to close, you will be required to provide the update from the date of the last statements

5. When requesting bank statements from your bank teller, please be sure your name and account number are on the bank statements. Also, bank teller **MUST SIGN AND STAMP EACH PAGE**

6. 401K statements: you need **ALL** pages for the most recent quarterly statement. Internet copies are **NOT** acceptable

7. **PLEASE NOTE: FHA REQUIREMENT** – If you are applying for an FHA mortgage you will be **REQUIRED** to provide the terms and conditions for which you can withdraw funds (if you needed to)