



Budge Kelley

REALTY GROUP JACKSON HOLE

Mortgage Checklist

- Most recent paystubs for full 30 days earnings – all jobs/borrowers, showing YTD earnings
- 2 months bank statements for all accounts
- 2 months investment account statements
- 2 months retirement account statements
- Gift fund – proof of donor’s ability to gift, proof of receipt, signed gift letter
- 2 years W-2’s for all jobs held
- 2 years tax returns – all schedules & 1099’s, all business returns & K-1’s (LLC, S-Corp, partnership, etc) with >25% ownership
- Current P&L for all businesses
- Current Balance sheet for all businesses
- Pension/Social Security/Retirement income – award letters and evidence of regular receipt of funds
- Written explanation if employed less than 2 years or gap in last two years
- Written explanation and cleared check for all deposits over \$1,000 in the last 2 months
- Personal financial statement

- Residence history for last 2 years
- Landlord contact information
- Copy of current mortgage loan statement for all properties owned
- Copy of property tax statement and insurance policy for all properties owned
- Copy of current leases for rented units owned

- Proof of identification
- Written explanation of credit inquiries
- Official transcripts if attended school in last 2 years
- VA loan information
- Divorce/child support documentation
- Written explanation of negative information on credit report

- All information on purchase contract

**Checklist courtesy of First Interstate Bank. This checklist is only a suggestion and additional documentation might be required from the lender.*