



In order to expedite the processing of your Mortgage Loan Application please provide the following documentation:

- Complete, sign and date the Uniform Residential Loan Application (initial pages 1, 2 & 3)
- Copy of Drivers License

**Property:**

- Sales Contract; fully executed with all addendums
- Copy of recorded Warranty Deed (for a Refinance or 2<sup>nd</sup> Mortgage)
- Declarations page of Home Owner's Insurance Policy
- \$400.00 Appraisal Fee
- Most recent Assessed Valuation (can be used for a 2<sup>nd</sup> Mortgage and some HCCU retained products)

**Income:**

- Pay statement; most recent reflecting a full 30 days year to date income
- W-2; most recent 2 years
- Tax Returns; most recent 2 years, all schedules (if self-employed or using rental income to qualify)
- Retirement Statement or Social Security Awards Letter; most recent (for retirement or disability income)
- Divorce Decree & Settlement Statement (if using child support income to qualify)

**Assets:**

- Bank statements; for the most recent two months (not required on a 2<sup>nd</sup> Mtg. or Refinance) all pages must be provided
- Acceptable documentation for source of funds to close i.e. Settlement Statement from sale of home, stocks etc.

**Other:**

- Account statements; most recent i.e. credit card statements etc. (if paying off debt with proceeds)
- Bankruptcy Documents all schedules including Discharge

You may fax your application and documentation to the Mortgage Department @ 706-434-2219.

If you have any questions regarding the documentation requirements, please do not hesitate to contact Jenny Evans @706-434-2214 or Terry McBride @ 706-434-1622.

It is a pleasure to assist you with your Mortgage request.