

Cromer Mortgage Services, Inc.

My Mortgage Guy

Documentation Checklist for Application

- IF this is a purchase— copy of complete sales contract, including any addendums
- IF this is a refinance— copy of current monthly mortgage statement or payment coupon; copy of Owner's Title Policy; copy of property survey; copy of current Homeowners', Windstorm, & Flood insurance (as applicable) declaration pages.
- Addresses for the past two years, including: landlord or lender's name, address, account number if applicable & phone number
- Employment information: current pay stubs for the past 30 days and W-2 forms for the last two years
- Self-employed: Current profit & loss statement, current balance sheet, and complete IRS returns for the last two years
- Other income: Rental property - copy of lease(s) and complete IRS returns for the last two years / Child Support or Alimony - copy of recorded divorce decree or recorded document and proof of receipt / Interest or Dividends - current statement(s) & complete IRS returns for the last two years / Social Security or Pension - copy of 1099 & monthly check or Award Letter
- Bank / Credit Union or other asset Account Information: statements to cover the last 3 months.
- Estimated value of: Life Insurance , vehicles, furniture & personal property, and other real estate.
- If Real estate is Owned: copy of current property tax bill(s) & homeowner's insurance declarations page(s), if a refinance this includes the property being refinanced
- Photo ID & Social Security Card
- If not a citizen, bring Green Card or applicable Visa documentation
- Check for credit report(s) & appraisal payable to Cromer Mortgage Services, Inc., note that the credit report fee can vary by type of report(s) as can the appraisal fee. If a refinance transaction, the appraiser will collect their fee at time of inspection

This is typically what would be required for application to begin processing your loan request, but in some cases there may be additional documentation required. If this is the case you will be notified.

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