

Application Checklist

RoundPoint Mortgage Servicing Corporation wants to make your mortgage experience as smooth as possible. Gathering documents is a necessary part of the mortgage process. Here's why:

- Your financial documents show how much you earn, your monthly debts and your account balances. This helps determine how much you can afford to pay on a mortgage.
- Various regulations require disclosures that explain fees, interest rates and other aspects of your loan.

When you apply for a loan, it's very important for you to gather all of the documents you'll need. There is a sample list below. You may be asked to supply more (or less) depending on your specific financial situation.

PERSONAL

- Name, date of birth and Social Security number for each borrower
- Addresses of where you have lived for the past two years (also names and addresses of your landlord if you are renting)

INCOME

- Employer names and addresses for the past two years and length of time at each job
- Most recent pay stubs (30 days)
- Last two years of W-2 forms (1099s if applicable)
- If you are self-employed, two years of personal and business tax returns and year-to-date profit and loss statement with balance sheet
- Proof of other income, such as alimony,* child support,* VA benefits and Social Security
- Rental income: copy of lease(s) and last two years of tax returns with Schedule E

*NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Application Checklist

ASSETS

- Last two months of complete bank, credit union or brokerage statements for checking, savings, CDs, IRAs, 401(k)s or any other asset accounts
- Bonds, stock options, cash value of life insurance, marketable securities and any other assets

DEBTS

- Names, account numbers, current balances and monthly payments on all outstanding loans and active revolving charge accounts (credit cards, gas cards, etc.)
- Alimony or child support you pay (if applicable)
- Copy of divorce decree and/or separation agreement (if applicable)
- Name, address of lender and account number on all property you own

BANKRUPTCY AND/OR ADVERSE CREDIT

- Bankruptcy discharge and all schedules
- Information on any other adverse credit (judgments, collections, liens, etc.)

There may be additional documents required, but this checklist is a start to help keep you organized. Call us today, and we'll help walk you through the steps to apply for a home loan.

NOTES & REMINDERS

Information is subject to change without notice. This is not a commitment to lend. RoundPoint Mortgage Servicing Corporation is not, nor is it affiliated with, any governmental agency or organization. We do not provide legal, tax or investment advice. RoundPoint Mortgage Servicing Corporation (d/b/a RoundPoint in all States except Arizona, Nevada & New York), NMLS # 18188. (www.nmlsconsumeraccess.org), 446 Wrenplace Road, Fort Mill, SC 29715, 877-426-8805. For complete licensing information, visit www.roundpointmortgage.com/licensing. Equal Housing Opportunity.

© 2021 RoundPoint Mortgage Servicing Corporation.



RP318(0321)