

# 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. These help 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.

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## 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

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