



Phone # 610-731-0890

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The Deery Theory on Paperwork: **"Paperwork has a purpose"**

Documentation That May Be Required to Start Your Loan Process

Please make **COPIES** of all the applicable documents listed below. We must receive all the applicable documents and signed applications to start the loan process. **DO NOT provide Originals**

1. W2's for the past two (2) years- all borrowers/all jobs.
2. Obtain most recent Year to Date pay stub(s) documenting 1 full month earnings to verify current employment - all borrowers/all jobs.
3. **IF SELF EMPLOYED:** Federal income tax returns (form 1040), with all schedules, for the past two (2) years. If borrower and or/ co-borrower own(s) 25% or more of any business also provide business tax returns. (Please note: Self employed borrowers may be require to supply a year-to-date profit and loss statement.)
4. Most current mortgage statement that indicates your monthly escrow, aka taxes.
If escrows are not available, send all tax bills for each property (school, local, city, etc.)
5. Current and up-dated lease for ALL rental properties owned.
6. Copies of separation or divorce decree; support order and property settlement agreement, if applicable.
7. If you are using child support or alimony to qualify, you must show a one (1) year history printout from Domestic Relations indicating you are receiving payments. Please provide evidence indicating three (3) years of continuance of these payments.
8. Copy of Green Card for resident alien (front and back).
9. Copy of your Driver's Licenses or Photo ID

Purchase Application

10. Copy of fully executed agreement of sale for the property being purchase.
11. Real estate listing agreement or agreement of sale for your current home.
12. Asset account statements (all pages) for all asset accounts for the most recent two (2) months. (This includes checking, savings, money market, etc.).
13. Latest retirement statement(s)- **all pages**/all borrowers (401k, pension, annuity).
14. Homeowner's (Hazard) Insurance Declaration Page and/or contact name & phone number.
Needs to reflect policy renewal date

Refinance Application

15. Homeowner's (Hazard) Insurance Declaration Page and/or contact name & phone number.
Needs to reflect policy renewal date or write the renewal date and amount owed on Declaration page
16. Front Page Copy of Your Current Deed if available

MISSING ITEMS WILL DELAY PROCESSING

Please return all applicable copies: Deery Mortgage Inc. 816 Dekalb Street, Bridgeport, PA 19405

Bill Deery, Your Mortgage Man

Web Site: **DeeryMortgage.com**, "24 Hours, 7 Days a Week... It's All About Service"