



MORTGAGE APPLICATION CHECKLIST

This checklist will assist you in gathering the required documents necessary for your mortgage application. Please provide copies of the following documentation as applicable when submitting your application. Please note that missing documentation will delay the loan process.

Property Information:

- Signed Purchase & Sales Agreement & Copy of the Deposit Check
- Copy of Legal Description from deed or title work (if a purchase your realtor will have this)
- Copy of Real Estate Tax Bill (if a purchase your realtor will have this)

- Copy of Homeowner Insurance Policy (declaration page with annual Insurance premium)

Income Information:

- Most recent paycheck stubs covering the last 30 days
- W-2 tax forms for past two years (if your loan program requires tax returns they will be requested)
- Recent year Social Security/Pension award letters or recent year 1099 tax form
- Satisfactory proof of additional sources of other income (ex. child support, alimony, etc)

Self-Employment/Rental Income:

- Copy of last two years Income Tax Returns* if ownership in a business is 25% or greater
- Copy of last two years Corporate/Partnership Returns* if ownership is 25% or greater
- Copy of year-to-date Profit & Loss Statement ***Provide ALL Schedules with Tax Returns**

Construction/Renovation

Loans:

- Copy of plans, building estimates, contracts, permits and other pertinent data

Other

Information:

- Current Mortgage Statement(s) if refinance loan
- Copies of 2 months checking, savings, retirement and mutual fund statements on bank letterhead (required on all purchases and some refinances)
- Copies of credit card/loan statements if paying off from proceeds of refinanced mortgage

- If renting: Name, address and phone number of landlord(s) for past 2 years

- Closing statement from sale of current residence - purchase loan only
- Copy of Divorce Decree

Other Real Estate Owned: (If applicable)

Property Address	Present Market Value	Mortgage Balance	Monthly Mortgage Principal and Interest	Monthly Taxes & Homeowners Insurance	Monthly Rental Income
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

It is important that we receive the above listed documents as quickly as possible to obtain your loan approval. CSB will require a prepaid fee of \$525 for the appraisal and flood certification, once your application is in process.

Thank you for the opportunity to assist you with your mortgage needs.