



HERE'S WHAT WE NEED  
TO GET STARTED ON YOUR MORTGAGE  
FOR YOUR NEW HOME

\_\_\_\_\_ 2 Most Recent Months Bank Statements – All asset accounts or the most recent quarterly statements

\_\_\_\_\_ Copy of supporting documentation for any large deposits made into your bank accounts, creating a paper trail.

\_\_\_\_\_ 1 Month's Pay Stubs

\_\_\_\_\_ Social Security / VA / Retirement Awards Letter

\_\_\_\_\_ W2's – Last 2 years & Tax Returns if you are self employed or receive a 1099, please included all schedules for both personal and business returns

\_\_\_\_\_ Copy of the Purchase Contract

\_\_\_\_\_ Copy of Earnest Check being paid through current bank statement

\_\_\_\_\_ Copy of Driver's License and Social Security Cards for each borrower

\_\_\_\_\_ Insurance Agent's Contact Information for Homeowner's Policy

\_\_\_\_\_ Divorce Papers to support Child Support or Alimony Payments

\_\_\_\_\_ Copy of Bankruptcy and / or Foreclosure documents

\_\_\_\_\_ Letters of Explanation for Derogatory Credit Items on Your Credit Report

\_\_\_\_\_ Letters of Explanation for any gaps in employment or residency history

\_\_\_\_\_ 12 Months Cancelled Checks for Rent Payments (if applicable)

\_\_\_\_\_ 3 or 4 letters of credit and supporting documents showing a credit history Covering a 12 to 24 month period (if applicable)

- \_\_\_\_\_ Contractor Bid – detailing all repairs being made by room and completion  
Timeframe.
- \_\_\_\_\_ Contractor Contact Information
- \_\_\_\_\_ Contractor E&O / Liability Insurance
- \_\_\_\_\_ Contractor License

If you have any questions regarding the requested items above,  
please contact Cindy Vandiver, NMLS# 164102, GRMA# 25532  
Vision Mortgage Resources 706-219-2500.

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