



HERE'S WHAT WE NEED FOR 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 & **Signed** 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 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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