



## MORTGAGE CHECKLIST

integrity fms

**Thank you** for selecting Integrity First Mortgage Solutions as your mortgage source. Please return the material requested as soon as possible.

Please use the following checklist as a guide to provide the requested information. Should you have any questions or comments regarding the requested items, please do not hesitate to call us.

### INCOME INFORMATION:

- IF SELF-EMPLOYED OR RECEIVE COMMISSION — Please provide two (2) years complete tax returns with all accompanying schedules. K-1's, W-2's and 1099's and a current year-to-date Profit and Loss Statement. If not presently available, we can still begin the processing of your loan application. If a partnership is involved, we also need complete tax returns and all schedules for the last two (2) years for this entity, including a current Profit and Loss statement.
- IF SALARIED — Please provide the W-2's for the last two (2) years, federal tax returns, and a copy of your current paycheck stub covering a full 30-day period.

### **BANK ACCOUNT INFORMATION:**

- Two months' statements are preferred for all checking, savings, portfolio, brokerage and pension funds (all pages).
- Copy of current mortgage statement for all loans.

### ADDITIONAL INFORMATION:

- Copy of declaration page of homeowners insurance or agent contact name and telephone number.
- RENTAL INCOME — Rental agreements for all rental properties.
- If you pay or receive alimony or child support, provide a copy of your final divorce decree.
- If you are interested in "Mortgage Insurance Protection," please enclose a request for information.
- Photocopy of a driver license or passport per Patriot Anti-terrorism Act.
- Please sign the six (6) Disclosure forms: Authorization, Fee Agreement, Notice to Applicant, Borrower's Certification, Broker Fee Disclosure, and 4506T.
- Credit Report \$12.50/Individual; \$16.00/Joint,  
Please call your loan officer with your credit card information.  
Appraisal Report - You are responsible for your own Appraisal Report.