

Home Loan **CHECKLIST**

Thank you for thinking of Investors Community Bank for your home financing needs.

To help expedite the mortgage application process, please gather the documents (that apply to you) to expedite your mortgage process.

REFINANCE

- Pay stubs for the last 30 days
- Most recent W-2
- Last 2 months asset/bank statements - all pages to verify funds for closing, if applicable
- Most recent mortgage statement
- Last 2 years tax returns- If you are self-employed
- Home owners insurance agent name and number
- Property tax bill
- Verification of any other income you want to use

PURCHASE

- Purchase agreement- If you do not have one, we can help you submit an application to get pre-approved before you shop!
- Pay stubs for the last 30 days
- Most recent W-2
- Last 2 months asset/bank statement - all pages to verify purchase funds for closing and down payment
- Last 2 years tax returns- If you are self-employed
- Verification of any other income you want to use

ADDITIONAL DOCUMENTS (IF THEY APPLY TO YOU)

For other real estate you own, including rentals, provide the following:

- Home owners insurance
- Most recent mortgage statements, if applicable
- Most recent property tax bills
- 2 years tax returns - all schedules

Additional documentation may be required.



INVESTORS

COMMUNITY BANK

InvestorsCommunityBank.com

NMLS ID 409119

MEMBER
FDIC