

LOAN PROCESSING CHECKLIST

Here is what we need to make a credit decision or to pre-qualify your mortgage:

Your Income:

- W-2 statement for the past 2 years
- Most recent pay stub with year-to-date earnings
- Names and addresses of previous employer(s) for the past 2 years
- If paid by commission—Form 1099 and last 2 years complete signed tax returns
- If self-employed—last 2 years signed tax returns with schedules, year-to-date profit and loss statement and business tax returns
- Rental property—last 2 years signed tax returns with all schedules

Your Present Obligations:

- Name, address and telephone number of landlord(s) for present and all previous residences for past 2 years
- Last paid mortgage statement, real estate tax bill, declaration page of homeowners insurance and addresses of all real estate owned
- Creditor names, balances and minimum monthly payments on all open loans and all credit cards

Other Items Needed:

- 2 most recent monthly statements on all retirement, banking and investment accounts (all pages)
- Signed copy of the Purchase and Sale Agreement with all addendums; copy of deposit check, as well as a copy of the Real Estate Property Data Sheet (real estate broker has copies)



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