

## Mortgage Document Checklist

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To begin processing your loan request after you have submitted your application, and to avoid any delay in obtaining loan approval, please return the requested documentation to Tower within 72 hours of application.\*

- Copies of your pay stubs for the most recent 30-day period
- Copies of your W-2's for the past two years
- Two months of your most recent bank/asset account statements, all pages (for non-Tower Accounts)
- Name, address and phone number of landlord if renting
- Copies of mortgage billing statements for all mortgages.
- If investment properties are owned, a copy of your current one-year lease and complete tax returns including all schedules for the past two years
- Copy of ratified sales contract with all pages and addendums (purchase only)
- Divorce decree, separation agreement, and property settlement agreement (if applicable)
- Funds for the application charge deposited to a Tower account

### **ADDITIONAL INFORMATION FOR SELF-EMPLOYED OR COMMISSIONED BORROWERS**

- Complete federal individual tax returns with all schedules, W-2's and 1099's for the past two years. Also provide Corporate, S-corp, or Partnership returns, and K-1's, if applicable.
- If either of the aforementioned tax returns have not been filed, a copy of an extension is required
- Copy of year-to-date profit and loss statement and balance sheet signed and dated within the most recent 90-day period (unaudited version is sufficient)

### **ADDITIONAL INFORMATION FOR RETIRED/PENSION BORROWERS**

- Copy of Social Security benefit award letter and/or pension award letter and 1099's for the past two years

\*Additional items may be required.