



MORTGAGE NEEDS LIST

Documentation is not required upfront by ArcStone Financial, Inc. The potential applicant is voluntarily providing these items solely for purposes of obtaining a purchase loan pre-approval.

1. 2015/2016 FEDERAL 1040'S – all pages and schedules (no state returns)
Business returns (1065, 1120 etc.) and YTD P&L if Self-Employed (K1's)
2. 2015/2016 W2's and 1099's (if applicable)
3. 30 days most recent pay stubs
4. 2 Months complete bank statements, checking, savings, money mkt, etc.(all pages)
5. Legible copy of drivers license(s)
6. Complete 2 yr employment history to include (can be in an email or letter format)
Dates (month/day/year), contact info, addresses, title, income)
7. Complete 2 yr residential history, including rent paid, if applicable
8. Social Security card(s) - Legible copy
9. Copy of Pension/Retirement/Social Security benefit letter(s) if applicable

NOTE: No documents can be altered or "blacked" out....

The following are required in addition to above if you currently own any properties

1. Copy of current mortgage statement(s)
2. Copy of current homeowners insurance declaration page(s)
3. Copy of current property tax statement(s)
4. Copy of monthly HOA statement(s) if applicable

Also note the following tips during the loan process:

1. **Do not** deposit any cash into any accounts that will be used.
2. **Do not** apply for any new credit
3. **Do not** secure any new debt of any kind.
4. **Do not** close any accounts without advisement
5. **Do not** co-sign on any loans
6. **Do not** change bank accounts
7. **DO PROVIDE NEW PAYSTUBS OR BANK STATEMENTS AS RECEIVED**

PLEASE REMIT AS A PDF IF SUBMITTING VIA EMAIL

PLEASE UTILIZE A SCANNER. PHOTOS OR SCANNING FROM A PHONE ARE SUBJECT TO REJECTION.