

Thank you for choosing AVB Bank's Mortgage Center for the purchase of your first home. We look forward to working with you and your builder during this process. Enclosed is a checklist to help you gather the required documents.

As we begin this journey to secure financing for your new home, please be aware that application for additional/new credit (i.e., credit card, installment, etc.) may impact your ability to qualify for your home loan.

## PRELIMINARY DOCUMENT CHECKLIST

1. Most recent pay stubs covering one (1) full month (these must show Year-to-Date totals).
2. Last 2-years W-2s.
3. Award letters for any of the following income: Social Security, Retirement, Disability and Child Support. We must, also, have proof that this income will continue for a minimum of 3-years.
4. Self-employed borrowers must provide COMPLETE tax returns for the last 2-years; these must include all pages and schedules for both personal and ALL businesses owned.\*\*
5. Most recent bank printout, covering the last 60-days. Computer printout must be bank-stamped and dated by issuing Bank.
6. Two forms of identification required (clear copies should be provided): unexpired driver's license AND Social Security card or unexpired passport.
7. Address(es) of any other property owned, including unimproved land; please include approximate value and rent collected, if any.\*\*
8. Document evidence of property taxes and insurance on any other properties owned.
9. Name and telephone number of homeowners insurance agent.
10. \_\_\_\_\_

*\*\*Full tax returns will be required for any additional income not documented by paystub or W-2.*

**CALL ME TODAY TO LEARN MORE!**



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