

BORROWER’S CHECKLIST

Borrower’s Name: Date:
Referral: Phone No.:
Address: Property Address:

In order to complete the processing of your real estate loan application, please be advised the following documents/information are required. If the documents/information requested are not received by _____ we will, regretfully, be unable to give further consideration to your credit request.

Income Items

- __Application Fee \$330.00 Make check payable to Hudson Valley Home Mortgage.
- __Appraisal Fee \$275.00 Make check payable to Hudson Valley Home Mortgage.
Disbursements from my escrow account will be made during the mortgage process.
- __Recent pay stubs from your present employer showing year-to-date earnings and pay period
- __Name and mailing address of prior employer
- __Signed and dated copies of your Federal Tax Returns (include all schedules) for the previous two years
- __Year-To-Date Profit and Loss Statement signed by your accountant for 1040 Schedule “C”
- __W-2 forms for the previous two years
- __Rental/Lease Agreements on property you own
- __Copy of Notes Due you
- __Verification of stocks owned and dividends paid
- __Verification and explanation of (as applies):
 - __Commission Income
 - __Overtime
 - __Bonus Income
 - __Seasonal
 - __Child Support (through court or copy of canceled checks)
 - __Other
- __Final Divorce Papers
- __Separation Papers Proof of Child Support
- __Copy of bankruptcy petition, discharge and a written explanation
- __Other:_____
- __Other:_____

Credit Items

- __Name and address of present mortgage holder or land contract holder
- __Letter explaining the purpose of the loan
- __Explanation letter for any of the following:
 - __ Slow Pay on credit
 - __ Default, Foreclosure
 - __ Judgement/Liens
 - __ Bankruptcy
- Inquiries_____

Other Items

- __12 month cancelled rent/mortgage payments
- __Termite Report/Engineering Report
- __Closing Statement on sale property (HUD-1)
- __Gift letter or gift affidavit for each gift or bank account
- __Copy Of Purchase Contract Contract of Sale
- __Explanation of source of funds for closing-tracing its source for at least 3 months
- __Source of downpayment/closing costs: Liquidation 401K
 - IRA Stocks Business Accts.
- __Bank Statements-consecutive 3 months, all pages_____
- __Other:_____
- __Other:_____
- __Other:_____
- __Cancelled down payment check
- __Transfers to Bank Accounts
- __Title Policy (Refi’s)
- __Title Report (Purchase)
- __Survey
- __Deed

Please call or send information to the attention of the following person or persons:
LINDA JEAN SAMPSON & ASSOCIATES
Registered Mortgage Broker
4 Crestview Avenue
Cortlandt Manor, New York 10567
Phone: (914) 737-8830 **** Fax: (914) 737-6805