



Mortgage Application Checklist

This checklist will assist you in gathering the required documents necessary for your mortgage application. Please provide copies of the following documentation when submitting your application:

Property Information:

- Signed Purchase and Sales Agreement and copy of the deposit check
- Copy of Legal Description from deed or title work (if a purchase your realtor will have this)
- Copy of Real Estate Tax Bill (if a purchase your realtor will have this)
- Copy of Homeowner Insurance Policy (declaration page with annual Insurance premium)

Income Information:

- Most recent paycheck stub covering the last 30 days
- W-2 tax forms for past two years (if required, tax returns will be requested)
- Recent year Social Security/Pension award letters or recent year 1099 tax form
- Satisfactory proof of additional sources of other income (ex. child support, alimony, etc)

Self-Employment/Rental Income:

- Copy of last two years Income Tax Returns* if ownership in a business is 25% or greater
- Copy of last two years Corporate/Partnership Returns* if ownership is 25% or greater
- Copy of year-to-date Profit & Loss Statement

**Provide ALL Schedules with Tax Returns*

Construction/Renovation Loans:

- Copy of plans, building estimates, contracts, permits and other pertinent data

Other Information:

- Current Mortgage Statement(s) if refinance loan
- Copies of 2 months checking, savings, retirement and mutual fund statements on bank letterhead (required on all purchases and refinances requiring cash to close)
- Copies of credit card/loan statements if paying off from proceeds of refinanced mortgage
- If renting: Name, address and phone number of landlord(s) for past 2 years
- Closing statement from sale of current residence - purchase loan only
- Copy of Divorce Decree

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Other Real Estate Owned: (If applicable)

Property Address	Present Market Value	Mortgage Balance	Monthly Mortgage Principal & Interest	Monthly Taxes & Homeowners Insurance	Monthly Rental Income
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

It is important that we receive the above listed documents as quickly as possible to obtain your loan approval. Once your application is in process, CSB will require a prepaid fee for the appraisal and flood certification.