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MORTGAGE CHECKLIST

You are not required to provide Litton Mortgage with any documentation until you have secured a contract, received your loan estimate and signed an intent to proceed. However, providing us with the documentation from the attached checklist will help us in providing you with a more accurate prequalification, and will help us to move forward quickly with your file once you have a contract secured.

- _____ 2013-2014 Filed Tax Returns (All Pages and All Schedules).
- _____ 2013-2014 W2s (and any 1099s and K1s if received)
- _____ Most Recent Month of Pay Stubs
 - **Between Now and Loan Closing, if you receive any pay stubs, we will need a copy immediately**
- _____ Most Recent 2 Months of Bank Statements (All Banks, All Accts, All Pages)
 - Statements must have bank name, full account number and account holder's name
 - **If there are any deposits other than normal payroll, these must be sourced with front & back of cleared check, deposit slip, and short letter of explanation as to what the deposit was for.**
 - **Please do not deposit cash.**
 - **Between now and closing, any time you receive a bank statement provide a copy immediately**
- _____ Most Recent "Other" Asset Stmt (if applicable) (All Banks, All Accts, All Pages)
 - examples: Retirement, Stocks, Bonds, Mutual Funds, CDs, etc.
- _____ Clear Copy of Front & Back of Drivers License
- _____ Clear Copy of Social Security Card (if available)
- * _____ If PURCHASE, copy of Fully Executed Purchase Agreement with all addendums
 - _____ If home was constructed prior to 1978, include a lead based paint disclosure
- _____ Employment History Form for each borrower completed for Most Recent 24 months (see attached)
- _____ Residence History Form for each borrower Completed for Most Recent 24 months (see attached)
 - _____ If living rent free, need Rent Free Letter – Ask us for more info.
- _____ Insurance Agent Contact Information: _____
- _____ Title Co. (if you have a preference): _____
- * _____ Pest Inspection (*needed no later than 2 weeks prior to closing but no sooner than 30 days from closing*)
- _____ Copy of front and back of cleared Earnest/Deposit Money check if you put a deposit on a contract

PLEASE DO NOT MAKE ANY PURCHASES OR ANY CHANGES THAT COULD AFFECT ITEMS ON YOUR CREDIT REPORT WITHOUT TALKING TO YOUR LENDER FIRST. PLEASE PAY ALL BILLS ON TIME THROUGHOUT THIS PROCESS.

* indicates item your Realtor can likely help you with

OTHER

_____ If Self Employed:

- _____ Contact Info for CPA: _____
- _____ 2013-2014 Corporate Tax Returns (All Pages and All Schedules)
- _____ Current Year-To-Date Profit & Loss Statement and Balance Sheet

_____ If owns rental property:

- _____ Current Rental Agreements
- _____ Most recent 3 months cancelled rent checks

_____ If retired:

- _____ Pension and/or Retirement Award Letter
- _____ Last 2 Received Checks or bank stmts showing auto deposit

_____ If receiving Social Security Benefits:

- _____ Social Security Award Letter
- _____ Last 2 Received Checks or bank stmts showing auto deposit

_____ If divorced OR if receiving or obligated to pay alimony and/or child support

- _____ Copy of Divorce Settlement Papers
- _____ Copy of 12 months of cancelled alimony/child support checks

_____ If Student Loans are in Deferment

- _____ Stmt from student loan company stating the date the loan comes out of deferment and the amount the minimum pmt will be at that time

_____ If VA loan

- _____ Copy of DD214 OR if active duty, Statement Of Service (SOS to be signed by commanding officer)
- _____ Certificate of Eligibility

_____ If student at any time during last 24 months:

- _____ Copy of School Transcript
- _____ Copy of Diploma if degree awarded

* _____ If home is on a private (not public) well and/or septic

- _____ Well Inspection
- _____ Septic Inspection
- _____ Acceptable Health Letter from the Parish referencing the well & septic

* _____ If Home is New Construction:

- _____ Date of the contract should be AFTER the date the builder acquired the property:
Acquisition Date: _____ Contract Date: _____
- _____ Pest Forms 99A and 99B
- _____ Builder's Cert
- _____ Certificate of Occupancy

_____ If REFINANCE

- _____ Copy of HUD-1 Settlement Statement from last closing
- _____ Copy of last mortgage statement

_____ If you are going to receive GIFT FUNDS, please contact us immediately to discuss the documentation requirements and the Gift Funds Process for your specific loan program.

* indicates item your Realtor can likely help you with

Employment History Form

(Please fully complete for your employment history **for a minimum of 24 months**)

CURRENT Employer Name: _____

Address: _____

Position Held: _____ Phone: _____ Fax: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

Human Resources/Payroll Contact Info: _____

Prior Employer Name: _____

Address: _____

Position Held: _____ Phone: _____ Fax: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

Human Resources/Payroll Contact Info: _____

Prior Employer Name: _____

Address: _____

Position Held: _____ Phone: _____ Fax: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

Human Resources/Payroll Contact Info: _____

Prior Employer Name: _____

Address: _____

Position Held: _____ Phone: _____ Fax: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

Human Resources/Payroll Contact Info: _____

Residence History Form

(Please fully complete for your residence history **for a minimum of 24 months**)

If you live rent free, please put the homeowners name and your relationship to them under "Landlord Name" and under "Rent Amount" write "Rent Free"

If you OWN your home, simply put your starting and ending dates of home ownership.

_____ OWN _____ RENT

CURRENT Landlord Name: _____

Contact Info: _____

Rent Amount: _____

Address: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

_____ OWN _____ RENT

Prior Landlord Name: _____

Contact Info: _____

Rent Amount: _____

Address: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

_____ OWN _____ RENT

Prior Landlord Name: _____

Contact Info: _____

Rent Amount: _____

Address: _____

Starting Date: ____/____/____ Ending Date: ____/____/____

_____ OWN _____ RENT

Prior Landlord Name: _____

Contact Info: _____

Rent Amount: _____

Address: _____

Starting Date: ____/____/____ Ending Date: ____/____/____
