

**Checklist of items needed
for Adam Mortgage
Application Completion**



Getting a loan today is not like it used to be. There are so many new Federal Regulations that can be a problem for lenders. The process is also time consuming. It is very important to provide all information requested below to ensure a smooth and quick approval process.

**Please do not send any camera pictures of requested documents
or purchase any expensive items during the loan process**

Copy of Executed Sales or Builder's Contract (addendums/amendments)

Current Driver's License for all persons – copy in COLOR

Paycheck stubs for most recent 30-day pay period

Past (2) years Tax Returns with W2's, 1099s, K1s (All pages, including signed/dated signature page)

Previous two-months or quarterly statement for:

- Checking/Savings/Investment accounts or any account used for Closing
- **(All pages are required – NO on-line copies)**

Copy of Leases Required on ALL Rental Properties

- Include most recent Mortgage Statement, Property Taxes, Insurance and HOA Statements

Employer and Landlord Verification:

- Past two years Employers - Name and Phone Number(s)
- Past two years Landlords - Name and Phone Number(s)

If Divorced, a complete Divorce Decree—Signed by Presiding Judge

If Self-Employed or receive Commissions, Bonuses, or Partnership Distribution the following will be needed:

- Past two years tax returns including all Schedules and K1/1120 Statements for Corporate & Partnerships

Current Information needed if you own a Primary, Second/Vacation Home or Investment Property

- Survey
- Monthly Mortgage Statement
- Property Tax Statement and HOA
- Insurance Declaration Page (shows the premium dollar amount)

Do you want to Escrow your property taxes and insurance?

Which Homeowners Insurance Company will you be using?

Appraisal Fee to be sent with application:

- Single Family Residence \$550
- Investment Property \$600
- Jumbo Mortgage Loan \$650