



11269 Perry Hwy., Suite 135, Wexford, PA 15090
(724) 934-2800
www.sailmortgage.com

Employment Information:

- Consecutive Paystubs covering 1 month period
- Most recent 2 years W2's
- Most recent 2 years personal tax returns (signed)
- Most recent 2 years business tax returns/K-1s (corporate or partnership)
- Year to Date Profit & Loss
- Social Security / Pension award letter
- 3 months receipt of SSI/Pension income
- Gap of Employment Letter
- Contact person to verify employment
- Child Support/Alimony proof of receipt for 6 months

Asset Information:

- 2 months bank statements all pages consecutive – must document any large deposits
- 401k statement with terms & conditions of withdrawal
- Completed & signed Gift Letter
- Copy of gift check
- Documentation gift funds have been deposited

Credit

- Letter of any inquiries within 120 days on credit
- Letter of explanation for any delinquent credit
- Bankruptcy Discharge & all pages of bankruptcy filing
- Debts paid by business – 12 months cancelled checks
- DO NOT ESTABLISH ANY NEW CREDIT – THIS COULD JEOPARDIZE LOAN!

Sail Mortgage



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Regarding Real Estate:

- Copy of fully executed Purchase & Sales agreement
- Current Mortgage Statement
- Contact Information for the Home Owner's Insurance Agent
- Current Listing Agreement/Relocation Coordinator
- Copy of checks used for deposit on the home & bank statements showing cleared.
- Copies of real estate tax & insurance bills on other properties owned
- Leases or Tenant at will agreements for all rental units
- Condominiums –

- o Homeowner Association Questionnaire completed
- o Condominium docs & Bylaws
- o Budget & Reserve statements
- o Master Insurance Policy
- o H06 Insurance Policy – “walls in” coverage for the unit.

Other:

- Divorce Decree / Separation Agreement / Settlement Agreement / Child Support Order
- Copy of Alien registration Card
- Copy of Driver's License/Social Security Cards
- Survey Requested/Required
- Fee for Credit Report / Appraisal