



ProMax Mortgage Solutions

Solutions / Service / Results

NMLS #204146

MORTGAGE APPLICATION NEED LIST

The most important role you play in the mortgage process is providing the personal information necessary for the lender to approve your application. We take pride in submitting well documented applications which leads to speedy approvals and efficient closings. We have compiled a list of items that we will need and note some items may not apply to your personal circumstances which you would simply disregard. Please provide PDF copies all that apply:

A. Personal and Residency:

1. Social security card. (If you don't have one no worries).
2. Color scanned copy of driver's license.
3. Permanent Resident Aliens will need a color scanned copy of Green Card.
4. Last 2 years home addresses and landlord's contact information. If you own with a mortgage we would need a copy of the most recent mortgage coupon.
5. Number of Dependents and ages.
6. If divorced will need a copy of divorce decree and marital settlement agreement.
7. Non-Borrowing Spouse information: Legal name, date of birth, social security number (Credit will not be pulled, and email address.



ProMax Mortgage Solutions

Solutions / Service / Results

NMLS #204146

B. Employment and Income

- 1. Name, address, phone numbers for all employers most recent 2 yrs.**
- 2. Copy of most recent 30 days paystubs.**
- 3. Copy of most recent 2 years W2's from all companies worked for.**
- 4. Copies of most recent 2 years Self Employed documents:**
 - a. All pages of 1040's most recent 2 years.**
 - b. 1099's from most recent 2 years if applicable.**
 - c. 1120's from most recent 2 years if applicable.**
 - d. K1's from most recent 2 years if applicable.**
- 5. Other Sources of Income documentation:**
 - a. Social security awards letter, Pension 1099R, Disability income, Child support and Alimony income, VA income benefits, and any additional income sources.**

C. Assets

- 1. Copies of most recent 2 months checking and savings account statements with all pages regardless of content.**
- 2. Copies of most recent 2 months or most recent quarterly retirement account statements with all pages if applicable.**
- 3. Copies of most recent 2 months brokerage non-retirement account statements with all pages regardless of content.**
- 4. Fully executed gift letter if applicable.**



ProMax Mortgage Solutions

Solutions / Service / Results

NMLS #204146

D. Credit and Liabilities

- 1. We will run a 3 repository credit report as part of the loan application. If your credit scores are frozen with any or all of the repositories (Equifax, Experian, and Trans Union) they will need to be unfrozen in advance of the application and must remain unfrozen from application to closing.**
- 2. If you have negative or adverse credit history please provide as much documentation as possible and we will assist in clearing as many items as possible. Collections, judgements, charge offs, bankruptcies, liens, late payments on revolving and installment accounts will have a negative impact on your credit scores.**
- 3. Copy of Bankruptcy discharge papers along with a list of all items included in the BK.**

E. Real Estate Owned

- 1. Addresses for any Real Estate owned.**
- 2. Copy of most recent mortgage coupon for any current mortgages and HELOC's.**
- 3. Copy of most recent RE tax bill, Homeowners Insurance Dec Page, and document that reflects monthly or annual HOA dues for any properties that have an HOA.**

Additional items may be necessary once the above is reviewed.