

Miralex Mortgage Inc.

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Mortgage Application CheckList

Documentation	Purchase (Residential)	Refinance (Residential)	W2- Employees	Self- Employed	Bonus / Commission	Own 25%- Business	Rental Property	SSI / Disability / Pension	Investment Residential Property	Proof	Letter	Purchase (Commercial Property)	Purchase (Business)
Copy of Photo ID (All Buyers)			X										
Copy of Social-Security Card (All Buyers)			X										
Paystubs (1-Month)			X		X								
All Bank(s) Statements (3-Months)			X	X									
W2 Forms (2-Years)			X		X								
1099s (2-Years)				X				X					
Income Tax Return (2-Years)				X	X								
Business Tax Return (2-Years)				X									
Corporate / Partnership Tax Return (2-Years)						X						X	X
Financial Statement (Including Balance Sheet, Profit & Loss Statement)				X								X	X
Copy of Current Rental Agreements (Fully Executed)	X						X						
Copy of 12-months cancelled Rent Checks	X												
Existing Home Owner's Insurance Bill		X											
Existing Mortgage Statement		X											
SSI / Disability / Pension Award Letter								X					
SSI / Disability / Pension Last Check Stub								X					
Mortgage Payment Reserves (6-Months)									X				
Copies of titles to motor vehicles paid in full (if < 5 yrs old).													
Compensating Factors: Mutual Funs, Stocks, Bonds, Life Insurance Money-Market, IRA, 401k, 403B, Others...	X	X											
Large Bank Deposit (Within last 3-months)												X	
Copy of Deposit Receipt												X	
Source of Deposit												X	
Purchase Agreement	X												
Copy of Cancelled down payment check	X												
MLS Listing Sheet of Subject Property	X												
If New Construction (Copy of Plans/Drawings and Specifications)	X												
Late Payments													X
Credit Anomalies													X
Collections													X
Judgments													X
Liens													X
Bankruptcy (<7-yrs) (Provide: copy of bankruptcy Papers)											X		
Child Support (Copy of Court order and ages of children)											X		
Alimony Checks (12-months cancelled checks)											X		
Provide copy of Green Card (If not US Citizen)											X		
Appraisal Fees Check	X	X										X	X

NOTES:

Additional documentation may be required, depending upon your specific situation. Lenders may request additional documentation, so keep your important documents handy and please be patient throughout the mortgage application process. Keep in mind that each mortgage application is basically a request for hundreds of thousands of dollars; which is why lenders often ask for additional documentation. The quicker you respond to requests for additional information, the more smoothly the loan process will go.