

## **Borrower's Checklist**

Thank you for choosing Denver Community Credit Union for your mortgage needs.

The following information may be needed to complete your loan application. By returning copies of the requested documentation and forms along with your completed loan application, you can save valuable time in the processing of your loan request.

### **Income Items**

1. 30 Days Recent pay stubs from your present employer showing year to date earnings and pay period
2. Award Letters (Social Security, Disability Retirement)
3. W-2, 1099 forms for the previous two years
4. Signed and dated copies of your Federal Tax Returns (to include all schedules) for the previous two years.
5. If self-employed most recent two years Business Tax Returns to include all K-1's
6. If self employed a Year to Date Profit and Loss Statement signed by your accountant
7. Rental/Lease Agreements for rental property
8. Separation Agreement and Fully executed Divorce Decree (if applicable)
9. Child Support documentation (if applicable)
10. Fully Executed Bankruptcy petition, discharge and a written explanation (if applicable)
11. Copy of Condo/HOA Coupon for verification of monthly payment

### **Other Items**

1. Copy of Bank Statements (Other Banking institutions) to include all pages of statement, Statements must include your full name and account number (can be masked) on the statements provided.
2. Copy of Retirement Statements to include all pages of statement
3. Copy of current mortgage statements
4. Copy of current homeowner's insurance policy if a Condo/Townhome need HOA policy
5. Fully executed sales contract to include any addendums (Purchase of home only)
6. Copy of Earnest money check (Purchase of home only)
7. Copy of Valid Driver's License and 2<sup>nd</sup> form of ID

Your loan cannot be fully processed until the above requested information is received. Please return your application with all of the required forms and additional documentation. **Be sure to sign the application and the forms attached.**