

Loan Officer: _____
Location: _____
Date & Time: _____



Documentation Checklist

General documentation checklist - please prepare what is applicable to you individually:

- Signed Documents Provided by Loan Officer
- X_ 2016 W2 and/or 1099
- X_ 2015 W2 and/or 1099
- X_ 2016 Personal/Business Tax Returns (All Schedules, please make sure they are signed)
- X_ 2015 Personal/Business Tax Returns (All Schedules, please make sure they are signed)
- X_ Last 30 days of Pay Stubs
- X_ Pension or Social Security Award Letter
- X_ Last 2 month's bank statements for accounts considered in application (all pages)
- X_ Contact Information for home owners insurance (local agent)
- X_ Driver's License
- \$500 Application Deposit to Farmers State Bank
- Letter of Explanation on Inquiries
- Front Page Copy of Tax Returns
- X_ Road Maintenance Agreement in place by closing if property is on a private road.
- Current Mortgage Statement

Extra's on a purchase:

- X_ Funds required to close must be in the form of a cashier's check or wire to the title company of which is handling the transaction.
- Title company
- Contract for Purchase
- Earnest Money Deposit Receipt (copy of front and back of cancelled check)

Additional:

Things not to do between signing your application and closing:

- Don't be late on any of your current bill payments
- Don't finance anything (I.E. furniture, car, boat, etc...)
- Don't make any significant purchases or cash advances on a credit card
- Don't receive any "gift" funds without consulting your mortgage consultant first
- Don't change jobs without consulting your mortgage consultant first
- Don't make any purchase which would significantly lower your assets (checking, savings, etc...)