



## Mortgage Checklist

**To make sure you're ready for what the process entails, here are 5 major milestones of the loan process.**

- ✓ Most current pay stub showing at least 30 days of year to date income
- ✓ Past two years' W2s
- ✓ Two years of personal tax returns
- ✓ Bank, investment or retirement account statements covering the past two months (all pages)
- ✓ Current homeowners insurance declaration page
- ✓ Most recent mortgage statement
- ✓ If ever divorced, a complete divorce decree and separation agreement
- ✓ If ever declared bankrupt, complete bankruptcy papers
- ✓ Credit explanation letter for any recent or significant derogatory credit issues
- ✓ Inquiry explanation letter if you've applied for any forms of credit in the past 90 days

**This process often seems overwhelming, especially for first time home buyers. But if you're working with a skilled team like our Skyline loan officers, it doesn't have to be.**

**Direct Capital Funding**

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