

Keep in mind that not everything on list may apply to your financial circumstances.

## **First Savings Mortgage Corporation** **INCOME DOCUMENTS**

For an Employee provide: Latest 30 days payroll check stubs and two years W2 forms along with a copy of the latest 2 years Federal tax returns. Copy of transfer orders or hire letter

If you are Self-employed provide: Latest two years federal tax returns (if a corporation also provide corporate returns for last two years). For current year to date information provide a profit and loss and balance sheet (Commission income also requires last two years federal tax returns).

If you own any Rental Property provide: Copy of current lease and Federal Tax returns for past two years.

If you have any Retirement: social security and/or disability income provide: copy of award letter or copy of check or bank statements reflecting direct deposit

If you have any Income from notes receivable provide: copy of note and evidence of receipt of income (i.e. tax returns). Income from interest/dividends/capital gains are verified via 2-3 years federal tax returns .

## **ASSET DOCUMENTS**

Latest 2 months account statements or last quarter if received quarterly. (i.e. checking, savings, money markets, mutual funds, stock, bonds, cash value life insurance, Ira's and 401k's) Provide all pages to the statements.

Gifts of money -provide a copy of a cashiers check with donors name on it as the remitter and your deposit slip (This may not be done by time of loan application). We will provide you with a gift letter document for the donor to complete .

Make, year, and value of automobile(s) owned and/or leased. If unencumbered, copy of title if under 5 years old.

## **LIABILITIES DOCUMENTS**

Most debts will be reflected on your credit report which we will obtain

Alimony, child support owed are verified with a copy of the divorce decree/separation agreement/property settlement agreement.

For VA and VHDA loans need supporting doc with monthly amount for child care expenses. If care is by a relative for no charge, provide a letter from that relative.

If currently renting - need name and telephone number of landlord for past 2 years.

## **GOVERNMENT LOANS**

VA loans require a Veteran supply either a statement of service from finance office or commanding officer for in service. For discharged Veterans a copy of their DD-214 Member 4 copy. Also go to [www.VA.gov](http://www.VA.gov) download form #26.1880 complete, sign and return copy.

## **FOR ALL REFINANCE LOANS**

For refinance loans: Need a copy of the Owners Title insurance policy, the latest homeowner's insurance policy declarations page, settlement statements from original closing, copy of your current mortgage companies monthly statements or coupon books for the account #'s and payoff tele #'s.