

DOMINION MORTGAGE INC

Application checklist: Please provide the following information promptly so that our team can begin processing your mortgage loan application. Please provide all information that is applicable even if the box is not checked. This information will begin the approval process. You will be asked for additional information during the approval.

Employment and Income:

- W-2s from the previous two years
- Pay-stub(s) covering the last 30-days, consecutive and showing year-to-date earnings, computer generated
- Application must show the previous two year's employment history, including dates employed and phone numbers
- If self-employed, paid over 25% by commission or bonus or earn rental income provide the most recent two year(s) of federal tax returns including all schedules, personal and business as applicable.
- Current executed lease agreements on any rental properties that are not listed on the most recent tax returns
- If receiving and disclosing alimony or child support income, provide a copy of the court order, document receipt of the payments for the last three months, and show proof the payments will continue for at least three years (birth certificates for child support)
- If receiving pension, social security or other fixed income, provide a copy of the award letter, document receipt of the payments for the last three months, and show proof the payments will continue for at least three years

Assets:

- Previous two months' bank account statements, **please provide all pages, even if blank**, statement must show all account holder information, account number & institution name (internet and teller statements must show this information). The source of large deposits must be documented.
- Vested Retirement, whole life cash value, CDs, money market and investment account statements, documented as above.
- Gift funds must be documented by a gift letter and proof of deposit into your account

Purchase:

- Complete sales contract executed by all parties
- Cancelled check(s) for earnest money deposits – front & back or micro copy
- Homeowner's insurance policy and one (1) year paid receipt needed 14 days before closing.

Refinance: [Right of Rescission to apply for three business days after closing on a loan secured by a primary home.]

- Please provide the name and phone number of your current homeowner's insurance agent _
- Recent statement for current mortgage loan _____

Other:

- Appraisal fee: *We will call you to let you know who to make the check out to or when we will be processing the credit card.*
- If the property is a condominium: association name, address and phone number, certificate of insurance
- If prior marriages are involved, executed divorce decree and property settlement
- Receipts for settlement of judgment, past due, collection or charge off accounts and bankruptcy discharge if any apply
- Copy of driver's license(s) or valid photo ID(s)
- Other items needed:

NOTE: Signing the application does not lock the interest rate. Rate locks must be done by your loan officer. If you do not have a lock confirmation, your interest rate is not locked.