

PEACH STATE BANK & TRUST

Documents Needed for Mortgage Application

Thank you for wanting to obtain a mortgage with Peach State Bank and Trust. Below is a list of standard documents we need to start processing your mortgage request. We may need other documents after we review these documents. While this may seem like a lot of documents, without them we will not be able to properly assess how much you can afford to borrow. We need copies of the following for the applicant and all co-applicant:

- *Driver's License.*
- *Social Security Card.*
- *Resident Alien Card or Visa Card and EAD Card if not a USA Citizen.*
- *Divorce decree if divorced and paying alimony or child support.*
- *Bankruptcy papers (all schedules and discharge filings) if filed in last 7 years.*
- *Foreclosure papers (property address, creditor name, court filings, etc.) if foreclosure in last 7 years.*
- *If VA Loan, Certificate of Eligibility or DD214.*
- *Paycheck stubs for the last 30 days. Online statements are not acceptable unless they show your name, address, account/SS#.*
- *Employment history for the last 2 years (Employer name, address, phone # and dates worked).*
- *Most recent Benefit Award Letter (Social Security, Pension, Retirement or Disability) if not employed.*
- *All W-2's, 1099's and K-1's for the last 2 years.*
- *Personal Federal Tax Returns for the last 2 years (signed with all pages and schedules).*
- *Business Federal Tax Returns on all businesses for the last 2 years (signed with all pages and schedules).*
- *If VA Loan, Statement of Service Letter and Off Base Housing Authority Letter if active duty.*
- *All pages of most recent 2 month statements for all the following accounts: Checking, Savings, IRA, 401K, Stock, etc. The statements must show your name, account number and name of the financial institution. If statements are issued quarterly or semi-annually, provide most recent statement.*
- *If you are selling your home, a copy of the sale contract and earnest money if available.*
- *If you are purchasing a home, a copy of the purchase contract and earnest money if available.*
- *If you are refinancing your home, a copy of the note and mortgage statement from your current lender and homeowner's insurance and property tax information.*
- *If you own additional properties not associated with the proposed mortgage transaction, a copy of the note and mortgage statement from the current lender and homeowner's insurance and property tax information for each property.*
- *Residence history for the last 2 years (addresses and dates lived)*
- *If you are renting, provide landlord name, address and phone number. 12 months cancelled rent checks will be necessary for private landlords.*
- *If you live with a family member, provide a letter stating you live rent free.*

If you have any questions regarding the documents requested, please do not hesitate to contact your mortgage specialist. Thank you again for allowing us the opportunity to serve you!