



Mortgage Application Speed Checklist

Documents required to complete the Loan Application:

- Pay stubs – copies of most recent (for 30 day period)
- W-2's – copies of most recent (for 2 year period) 2019-2020.
- Tax Returns – Entire Federal Tax Returns for previous 2 years and all schedules (including K-1), if you filed:
 - Extension filed for 2020 – then W-2s and returns are required, all pages
 - Self-employed – current year to date Profit and Loss and Balance Sheet – (signed)
 - Ownership in a corporation or partnership - need K-1 and complete S Corp returns
- Bank statements – copies of 2 most recent monthly statements for all checking, savings, CD's, IRA, 401-K and investment accounts (ALL PAGES)
- Copy of Purchase Sales Contract w/Escrow Deposit – when signed
- Divorce Decree, Quit Claim Deed and Settlement Agreement
- Full Bankruptcy Papers and Discharge Notice
- Documentation for any short sale, foreclosure or loan modification in the last 7 years
- DD 214 and Certificate of Eligibility (VA)
- Name and phone number for Employment Verification

Additional Documents If Refinancing:

- Copy of Warranty Deed
- Copy of Owners Title Insurance Policy
- Copy of Homeowner's and Flood Insurance Policy
- Copy of Property Survey
- Copy of Mortgage Payment Coupon (also 2nd mortgage coupon if this applies)
- Association or Condo payment coupon

Photo ID Required (copy of current Driver's License, Social Security Card and/or Green Card, Passport)

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