

AR MORTGAGE

A Division of BENROM Group, LLC.

Items Needed for Processing Loan Application

Borrower: _____ **Co-Borrower:** _____

Fees:	Credit Report Fee:	Appraisal Fee:
Please make checks payable to: AR Mortgage		

Personal History

- If residing at your current address for less than two years, Please provide previous addresses (including landlords name and phone number)
- If current employment or length of time in current position is less than two years, please provide the name(s), address(es), position(s) held and rate of pay. A work history letter correlating job functions will be necessary if the type of position held or business type has changed within the past two years.
- Valid driver's license or other state or government issued ID.

Deposit Accounts: (checking, savings, CD's, IRA's, retirement, etc.)

- Copy of bank statements with all pages (all accounts) covering the past 2 consecutive most recent months.
- The name, full address of all institutions, type of account, account numbers and balances.

Income:

- Copy of paycheck stubs covering the most recent one-month period.
- Copy of W-2's and/or 1099's for the past 2 years.
- Personal/Business income tax returns including K-1's if applicable for 20____ and 20____.
- Year to date profit and loss statement and/or balance sheet.
- Award letter for retirement, social security and pension with proof of current receipt.
- Documentation verifying other income (e.g. social security, alimony/child support, retirement, real estate contracts, etc.)

If Applicable:

- Purchase agreement executed by all parties including addendums.
- Copy of earnest money deposit receipt and/or canceled check.
- Final recorded divorce decree, marital settlement agreement and child support order.
- Copy of bankruptcy papers, including petition, list of creditors, and discharge.
- Copies of rental/lease agreements and a complete schedule of real estate owned.
- Letter of explanation of credit inquiries and derogatory items if applicable.

Government Loans:

- () Certificate of eligibility () DD214 () CO contact information () TAX exempt cert.

Refinance:

- Owner's Title Policy, Closing Settlement Statement (HUD-1) and Warranty Deed(s).
- Survey and all information necessary to order appraisal (e.g. Legal description, year built etc.)
- Homeowners' insurance declarations page or name and telephone number of insurance agent.
- Copy of note(s) and mortgage(s) including a copy of current mortgage statement(s)

Miscellaneous:

- _____
- _____