

# GOLDEN HORIZON MORTGAGE

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## WHAT DO I NEED TO START THE PROCESS?

The following list of documents is needed in order to process your loan. The ones marked with an asterisk are the most requested and often required. Sharon will tell you what she needs from this list during the application process. Requesting such documentation is standard throughout the industry, and is used to support your income and assets. Should you have any questions please do not hesitate to call.

- \* Current paycheck pay stubs covering the most recent 30 day period.
- \* W-2's and/or 1099's for the past two years, from all employers.
- \* Federal tax returns (not state), including all schedules for the past two years. If you are self-employed please include current year-to-date profit and loss statement balance sheet.
- \* Complete bank statements for the last two months on all accounts. (Front and back statement copies of: Checking, Saving, IRA's, 401(k)'s, CD's, etc.)
- \* Please provide us with a copy of you photo ID card & Social Security Card.
- \* If you own, please provide us with a copy of the mortgage coupon for all the mortgages.
- If you are retired and receiving social security or retirement benefits, please include a copy of the award letters.
- If you have a home to sell, please include a copy of the listing agreement or purchase contract. If sold and closed, provide a copy of the HUD-1 settlement statement.
- If you have a rental property, please supply a copy of the current rental agreement.
- If your firm is relocating you, please supply documentation regarding relocation benefits.

- If you have been divorced, please supply a complete divorce decree and a full settlement statement.
- If receiving child support, please include 12 months documented proof. (Cancelled checks, front and back of bank statements pages)
- If you have previously filed bankruptcy, please supply complete copies of the petition and bankruptcy schedule, along with a bankruptcy discharge and explanation regarding circumstances leading to the bankruptcy. (Please be detailed and sign).
- For VA loans, please provide your eligibility certificate and your DD214.
- If you are currently renting, please provide the name, address and phone number of your landlord covering the past two years.
- Note and deed of trust
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Other: \_\_\_\_\_  
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If you don't have access to a copy machine, please feel free to send the originals and we will return them to you.