



Community Mortgage

"In Touch. On Time."

NMLS # 77047

Buyer Documentation Guideline

With Community Mortgage, on time closings are the rule, not the exception. Our success is a collaborative effort that includes you, the buyer. Please help us move the loan process forward as quickly as possible, and **provide us the following documents:**

- Pay Stubs - the last thirty (30) days
- W2s - the last two (2) years
- Tax Returns - the last two (2) years, signed and dated copies, (if applicable. Consult with your Loan Officer)
- Bank Statements - the last two (2) months, all pages, all accounts
- 401k, IRA, and Retirement Accounts - the last quarterly statement(s), all pages to include the Terms of Withdrawal
- Photo ID - legible copy
- Social Security Card - legible copy
- Copy of Sales Agreement - pending purchase contract
- Proof of Earnest Money and Appraisal payment once it has cleared your bank

For Buyers using Gift Funds, provide:

- Consult with your Loan Officer for specific guidelines and documentation necessary to provide the paper trail needed to satisfy underwriting requirements.

For Buyers using a VA loan, provide:

- Certificate of Eligibility
- DD214 form - Military Discharge/Statement of Service

For Buyers receiving Social Security or Disability Income, provide:

- Documentation showing most recent award(s) or benefits letter

For Buyers with children who pay or receive Child Support, provide:

- When paying: Juvenile Court documents such as Employee Ordered Reduction of paycheck, or copies of canceled checks
OR
- When receiving: documentation covering the last 12 months such as Juvenile Court printout, copies of canceled checks, or bank statements showing consistent payments or deposits of the same amount in consecutive months
AND
- When paying or receiving Child Support, proof of children's ages

For Buyers who currently rent or lease property, provide:

- Name and phone number of professional leasing agency

For Buyers who currently own property, provide:

- Copy of Purchase Contract for property you are selling
- Documents showing real estate taxes and homeowner's insurance costs on all property, if NOT included in mortgage payment(s)

For Buyers with a Bankruptcy, provide:

- Copies of Bankruptcy filing papers to include creditor payoffs

To expedite the loan process, email the completed application and documentation to your Community Mortgage loan officer.