

## GRAND RIVER BANK MORTGAGE CHECKLIST

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To assist in completing your mortgage application, please bring the following items with you to your application interview. These items apply to both you and your co-borrower.

### If you have not chosen your home, but would like to be pre-approved....

Please bring the items listed under Employment and Personal Financial Information.

### If you are purchasing a home...

- ÿ Signed purchase contract for the property
- ÿ Estimate of annual property taxes for the property being purchased, plus taxes for any other property you own.

### If you are refinancing your home...

- ÿ Copy of your existing survey
- ÿ Copy of your existing title insurance
- ÿ Copy of your existing homeowners insurance policy
- ÿ Copy of your recent property tax bills (summer & winter)

### If you are constructing your home...

- ÿ A set of blueprints for your new home
- ÿ Your signed contract with the builder, including a description of the building materials
- ÿ The most recent survey of the property on which you intend to build
- ÿ The purchase agreement for the property if it's being purchased separately
- ÿ A copy of the deed for the property, if you already own it
- ÿ Any other contracts for improvements such as landscaping, decks, and concrete work not performed under contract with the builder

### Employment and Personal Financial Information...

- ÿ Social Security numbers
- ÿ Paystubs for the past 30 days
- ÿ W2 forms for the past two years (if earnings include commissions or if you are employed by a family member, include your personal tax returns for the past two years.
- ÿ Names, addresses, and telephone numbers of your employers for the past two years
- ÿ If self-employed: personal and corporate tax returns, including all schedules; financial statements, including balance sheet and income statements for the past two years.
- ÿ If you are divorced, a copy of your divorce decree
- ÿ All bank, stock, and credit union statements for the past three months
- ÿ Creditor list, including names, addresses, account numbers, balances, and monthly payments
- ÿ If you have sold your present home to pay for your new home, a copy of the purchase agreement and/or a copy of the settlement statement

