

GRAND RIVER BANK MORTGAGE CHECKLIST

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...

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

If you are refinancing your home...

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

If you are constructing your home...

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

Employment and Personal Financial Information...

- Social Security numbers
- Paystubs for the past 30 days
- 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.
- Names, addresses, and telephone numbers of your employers for the past two years
- If self-employed: personal and corporate tax returns, including all schedules; financial statements, including balance sheet and income statements for the past two years.
- If you are divorced, a copy of your divorce decree
- All bank, stock, and credit union statements for the past three months
- Creditor list, including names, addresses, account numbers, balances, and monthly payments
- 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
- Checkbook or other funds to pay the fees due at application (\$325.00 for appraisal costs)

