



Hamilton
GROUP FUNDING, INC.
LICENSED MORTGAGE LENDER

Checklist for Loan Underwriting Requirements for Each Borrower

INCOME DOCUMENTS as applicable:

- W-2 Statements for the past two years
- 30 days worth of **most recent** pay-stubs – **MUST** include YTD earnings
- 2 Years Business & Personal Tax Returns – Must include **ALL Schedules**-Unsigned FILED PDF version is acceptable
 - **IF Self Employed or have 25% or More Ownership-**
 - Provide Schedule K1 including Form 1065
 - Provide Business License
- Social Security/Disability Award Letter
- *If VA Loan-* Provide COE and DD214

ASSETS:

- 2 Months **most recent** Bank Statements- **ALL PAGES, even if they are blank**, for all Checking AND Savings Accounts –
 - **IMPORTANT NOTE:** *Due to current banking and lending regulations ALL deposits must be verified. If there are non-payroll related deposits that do not match corresponding paystubs into checking or savings accounts these deposits are required to be verified via a copy of the deposit slip and copy of check deposited –front and back. If cash is deposited it may not be used for eligibility purposes and must be accompanied by a signed and dated letter of explanation. This condition cannot be waived regardless of account balances. **PLEASE DO NOT UNDER ANY CIRCUMSTANCE MAKE CASH DEPOSITS OR MAKE TRANSFERS OVER \$100 BETWEEN ACCOUNTS DURING THE LOAN PROCESS WITHOUT DISCUSSING IT WITH YOUR LOAN OFFICER – THIS MAY DELAY YOUR APPROVAL AND LOAN CLOSING.***
 - **If you choose to print statements from the Internet/Web- Statements MUST have:**
 - Full name, Address, Dates
 - FULL Account Numbers (ie. XXX-XXX-0261 NOT ACCEPTABLE)
 - ALL PAGES even if the pages are blank



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- Stocks / Bonds / Investments / 401K Quarterly Statements **ALL PAGES** and Terms of Withdrawal Statement
 - **If you choose to print statements from the Internet/Web- Statements MUST have:**
 - Full name, Address, Dates
 - FULL Account Numbers (ie. XXX-XXX-0261 NOT ACCEPTABLE)
 - All Pages AND TERMS OF WITHDRAWAL STATEMENT

IDENTIFICATION:

- Copy of Driver's License- for Borrower AND Spouse
- Copy of Social Security Card or Copy of US Passport
- *If Applicable:* Copy of Permanent Resident Card- front and back
- *If Legally Separated from Spouse-* Provide Separation Agreement
- *If Divorced-* Provide Divorce Decree

MORTGAGE OR RENT VERIFICATION:

- **MORTGAGE VERIFICATION:**
 - Provide most recent Mortgage Statement- 12 months perfect pay history is required on most mortgages rated on credit report – *some exceptions may apply depending on program and credit score.*
- **RENT VERIFICATION:**
 - Renters: There are three ways to verify rent that are acceptable:
 - If renting from a **Property Management Company:** Provide Name and number.
 - If renting from **Private Individual:** 12 months cancelled checks are required on most loans.
 - If **Living Rent Free:** A signed and dated letter stating that you are living rent free from the family member that provides housing is acceptable.



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CONTACTS:

- Contact person at your place of employment that will be able to verify employment dates AND pay
- Name and Number of Homeowner's Insurance Agent
- Preferred Closing Attorney: *I can suggest one if you prefer just let me know!*
- If Renting:* Name and number of landlord

PROPERTY INFO:

➤ **IF REFINANCE:**

- Copy of Title Insurance Policy for Current Property- We can save you a little bit of money by having a policy reissued!

➤ **IF PURCHASE:**

- Fully Executed Purchase Contract and Addendums
- Copy of Earnest Money and Due Diligence Checks
- MLS Listing

PROPERTY INFORMATION FOR ALL PROPERTIES OWNED:

- Copy of Current Mortgage NOTE
- Most Recent Mortgage Statement
- Most Recent Real Estate TAX Statement
- Most Recent Real Estate INSURANCE Statement
- Copy of Settlement Statement (HUD) from Purchase of Property
OR most recent refinance

Please note:

Due to underwriting requirements all documents must be complete – for example if there are 5 pages in a bank statement - underwriting will require all 5 pages even if some of the pages are blank. Please be sure to pay ALL your bills on time and DO NOT open any new credit accounts. Underwriting will refresh your credit report 24 hours prior to closing. Underwriting will take some time, please be patient we will try to make the process as painless as possible.

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