



## Taos Mountain Mortgage

(575) 770-3347

[www.taosmountainmortgage.com](http://www.taosmountainmortgage.com)

NMLS 194320 / 283944

## LOAN CHECKLIST

This is a partial checklist of items you will need when applying for your mortgage. If you will be using a Power of Attorney, please alert your loan officer as soon as possible so we can provide you with specific paperwork. Please note – never submit originals, only copies.

1. The application, completed, signed and dated. Employment history for two years (if you are self-employed, see below) and residence history for seven should be included. Include account numbers and addresses for your bank accounts and installment, mortgage and revolving debt.
2. If self-employed or a commissioned employee – two years of signed tax returns, and a current year-to-date profit and loss statement (YTD to reflect income minus expenses).
3. If partnership or corporation – two years of tax returns, plus K-1s.
4. Copy of driver's license or passport. This is a new Patriot Act requirement.
5. Signed verifications – these forms are provided by your loan officer at Taos Mountain Mortgage.
6. If purchase – legible copy of Purchase Agreement signed and dated by all parties, including future addendums and a copy of earnest money check.
7. Hazard insurance – name of company along with contact information.
8. W-2 forms from the previous two years.
9. One month pay stub.
10. Two month bank statements,.

For most people, these are all the documents needed. In certain circumstances, additional items might be requested. Taos Mountain Mortgage loan officer will keep you updated on your situation and work with you to complete your application.