



Now Truist

Speed Up the Process

IT GOES WITHOUT SAYING, YOU WANT AN ANSWER QUICKLY.

Let's work together to get you the fastest possible answer. Go ahead and collect the list of documents below so we can start working on your mortgage request right away.

Documentation you need to supply:

Income Information:

- ☐ Year-to-date pay stub(s) documenting at least 30 days of income.
- ☐ All W2 form(s) and 1099(s) for the past two years.
- ☐ If self-employed, all pages of the past two years' personal federal tax returns.
- ☐ If business ownership is 25% or more, all pages of past two years' signed corporate tax returns and K-1 statements for all entities listed on Schedule E. Profit and Loss Statement and Balance Sheet may also be required.
- ☐ If retired or currently not employed, proof of other sources of income, such as Social Security award letters, 1099 tax forms for past two years, retirement and 401(k) statements, and most recent bank statement(s) documenting evidence of current receipt.
- ☐ Rental income requires all pages of the most recent year personal federal tax returns and copies of all current leases.

Assets to fund down payment and closing costs:

- ☐ Most recent monthly or quarterly bank statements (i.e., checking, savings, investments, pension, retirement) including all pages.
- ☐ A copy of the earnest money deposit check and the due diligence check, if applicable.
- ☐ If using a gift, gift donor name, complete mailing address and gift donor asset documentation, if applicable.

Ability to pay monthly financial obligations:

- ☐ If currently separated or divorced, a complete copy of separation agreement or divorce decree.¹

Other:

- ☐ A government-issued photo ID (i.e., driver's license, state-issued nondriver's ID, U.S. military ID).
- ☐ Completed signed sales contract for the property being purchased.
- ☐ For veteran loan programs, military discharge papers (Form DD214) or Statement of Service and Certificate of Eligibility.
- ☐ For Construction-to-Permanent loan programs, executed lot contract if purchasing lot or copy of recorded deed to the property if currently owned, and executed construction contract or initial cost estimate.
- ☐ If refinancing, copy of deed, homeowners insurance policy and real estate tax bill.

Documentation you need to sign and return:

- ☐ Completed loan application (form 1003) – we worked on this together. I will send to you.
- ☐ All required signed disclosures – I will send to you.

Our mortgage team will notify you of additional documentation requirements if needed.

Ask us about **Mortgage Connect**, our online platform, where you can receive, sign and return your application, disclosures, supporting documentation and much more.

¹ Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan.