

Applying for a Mortgage

If you are applying for a mortgage, to save time, try to have the following ready in advance:

* Please note that you will need all of these things for all those applying for the loan.

- Social Security Number(s).
- Money to cover the closing costs (and proof of where the money was obtained).
- Contact information (including names and addresses) for your landlord for the past 2 years.
- Names and addresses of all of your employers for the past 2 years, as well as your W2s.
- Your most recent pay stub showing your current income and your YTD earnings.
- The account and addresses of all institutions where you have savings, checking, and any other money accounts. Include 3 months of statements for each account.
- Proof of any other income that you may have (ex: child support or alimony).
- A completed sales contract signed by both the sellers and the buyers.

For more information, contact The Stott Team (www.stott.com) via e-mail, team@stott.com or phone us at 808-254-1515 or toll free at 1-800-922-6811