

# CORNERSTONE MORTGAGE COMPANY

Mobile: (956) 624-9525 Office: (956) 971-0033 Fax: (956) 971-9922

## BORROWER CHECKLIST

*(When printing this form please use legal size paper)*

Customer Name: \_\_\_\_\_ Loan Officer: Joe Cuellar  
\_\_\_\_\_ Date: \_\_\_\_\_

### Income:

- \_\_\_\_\_ Original payroll check stubs for the **most recent 30 days**
- \_\_\_\_\_ Original **W2's** for the last 2 years (all employers) for year \_\_\_\_\_ and \_\_\_\_\_
- \_\_\_\_\_ Last 2 years complete personal Federal Tax Returns with original signatures & dates
- \_\_\_\_\_ Last 2 years complete business Federal Tax Returns with original signatures & dates
- \_\_\_\_\_ Year-to-date profit and loss statement with original signature
- \_\_\_\_\_ Proof of child support, alimony or separate maintenance for the last 12 months
- \_\_\_\_\_ Lease agreements if using rental income to qualify
- \_\_\_\_\_ Social Security award letter
- \_\_\_\_\_ Disability award letter
- \_\_\_\_\_ Retirement income documentation

### Assets:

**\*Original Bank Statements for Months:** \_\_\_\_\_ & \_\_\_\_\_, *for the following:*

- \_\_\_\_\_ **Complete** (all pages) **Checking** Account for \_\_\_\_\_ and \_\_\_\_\_
- \_\_\_\_\_ **Complete** (all pages) **Savings** Account for \_\_\_\_\_ and \_\_\_\_\_
- \_\_\_\_\_ CD Account statement from \_\_\_\_\_
- \_\_\_\_\_ IRA Account statement from \_\_\_\_\_
- \_\_\_\_\_ Stocks and Bonds from \_\_\_\_\_
- \_\_\_\_\_ Mutual Funds or Annuities from \_\_\_\_\_
- \_\_\_\_\_ 401K statement or employee retirement savings plan statement from \_\_\_\_\_

### Gift Instructions

- \_\_\_\_\_ Signed gift letter

### Credit:

- \_\_\_\_\_ Names and addresses for all landlords for the last 2 full years and telephone number(s)
- \_\_\_\_\_ Divorce Decree signed and certified (All Pages)
- \_\_\_\_\_ Bankruptcy documentation (All Pages - including Filing & Discharge)  
A detailed letter thoroughly explaining cause of bankruptcy will be required.

### Property:

- \_\_\_\_\_ Sales Contract including Seller Disclosure with original signatures
- \_\_\_\_\_ House **plans** with detailed **specifications** & cost breakdown for appraiser and inspector
- \_\_\_\_\_ Builder contract with original signatures and dates
- \_\_\_\_\_ Copy of previous survey
- \_\_\_\_\_ Copy of previous appraisal
- \_\_\_\_\_ Copy of current insurance policy
- \_\_\_\_\_ Copy of previous Mortgage Loan Settlement Statement
- \_\_\_\_\_ Copy of Lot Purchase Settlement Statement
- \_\_\_\_\_ Copy of all Tax Statements from Appraisal District (showing Appraised Value)
- \_\_\_\_\_ Copy of Recorded **Warranty Deed / Deed of Trust**

### VA Financing:

- \_\_\_\_\_ DD-214 or Statement of Service and original Certificate of Eligibility (VA Only)
- \_\_\_\_\_ Off-base housing permit if active duty military (VA Only)
- \_\_\_\_\_ Child care statement – signed and dated (VA Only)

### Other:

- \_\_\_\_\_ Copy of Social Security Number Card
- \_\_\_\_\_ Copy of Driver's License or Photo ID
- \_\_\_\_\_ Check for \$ \_\_\_\_\_ payable to **Cornerstone Mortgage**
- \_\_\_\_\_ Other \_\_\_\_\_
- \_\_\_\_\_ Other \_\_\_\_\_

### IMPORTANT NOTICE

**It is extremely important that you promptly provide us with the requested documents; these are required in order to expedite your Mortgage loan. In some Cases we cannot commence processing your loan with out the required documents.**