



Mortgage Application Document Checklist:

- Social Security Card
- Marital status and number of dependents and age
- Written or verbal confirmation authorizing Semper to run credit report
- Employment History
- Residence History
- Income from rental properties
- A completed and signed Form 4506-T or 4506T-EZ, provided by Semper
- Bank statements for two to three months
- Proof of pension income, if applicable
- Social Security and Disability payments, if applicable
- Child support or alimony payments (optional for you to disclose)
- Information on debts such as car loans, student loans, and credit cards
- Security accounts (stocks, bonds, life insurance)
- A completed and signed Gift Letter, provided by Semper

» SEE PAGE TWO FOR MORE DETAILS

Once you've gathered your documents, check out our online application to get your loan process started at www.SemperHL.com/apply.



Credit Report. Letters of explanation of credit inquiries and derogatory information on your credit report. If any tax liens or other derogatory items on your credit report need further explanation, you'll need to provide full documentations for each derogatory instance.

Employment History. *Employed:* 1) Copies of pay stubs for each application, reflecting a minimum of 30 days; 2) Name and addresses of employers for the past two years; 3) Two years of W-2s; 4) One to two years of personal tax returns; 5) Dividend earnings; and 6) Bonuses. ***Self-employed or more than a 20% owner in a company:*** 1) Provide every page business federal tax returns for the past two years; 2) Year-to-date profit and loss statement of business.

Residence History. *Renting:* Provide 12 months of canceled rent checks or 12 months of bank statements showing your rent checks cleared on time. If you rent with an institutional landlord, we can sometimes get them to complete a form to confirm your on-time payments instead of your canceled checks or bank statements. ***Homeowner:*** 1) If you're keeping your existing home and renting it out, we'll ask you to provide a lease agreement and proof that the first month's rent has been deposited into your bank account; 2) If you're planning on selling your existing home, we'll ask you to provide a listing agreement. Your existing home will need to close before your new home can close.

Income from rental properties. Required only if income is on your tax returns. If rental income is on your tax returns yet because the rental property is new, we may accept the income if your rental property down payment was 30% or greater

Bank Statements. 1) Provide every page of checking, savings, investment, and retirement statements and accounts, even if it says "intentionally left blank" or you think there's no pertinent information on certain pages; 2) If you move any accounts, you need to provide full account statements to verify any large deposits or withdrawals.