



Watertown Savings Bank



111 CLINTON STREET - WATERTOWN, NY 13601 (315) 788-7100

MORTGAGE LOAN CHECKLIST

We will be requesting the following information for the processing of your mortgage loan application once we receive the signed Loan Estimate that will be mailed to you. Preparation of these documents in advance will expedite your loan transaction.

PERSONAL IDENTIFICATION

- Valid driver's license
- Passport (of applicable)

INCOME

Salaried Borrower(s)

- W-2 forms for previous two (2) years
- Two (2) most recent paycheck stub(s)
- Complete copies of two (2) years personal Federal tax returns* (signed & dated)
*to include all worksheets, forms and schedules

Commissioned/Bonus Borrower(s)

- Complete copies of two (2) years personal Federal tax returns* (signed & dated)
*to include all worksheets, forms and schedules
- Two (2) most recent paycheck stub(s)

Self-employed Borrower(s)

- Sole Proprietor, Partnership, S-Corp and/or Corporate tax returns including all schedules for the previous two (2) years (signed & dated)
- Current, signed and dated, year-to-date interim financial statements, including balance sheet and profit and loss statement

ASSETS / LIABILITIES

Copy of two (2) most recent statements, either monthly or quarterly, on the following accounts:

****Please be sure to copy all numbered pages, even those which are blank****

- Checking
- Savings
- Money market
- Retirement Accounts
- Investment Accounts

MORTGAGE REFINANCE

- Most recent statement of mortgage being refinanced
- Most current statement of homeowner's policy showing the premium, coverage, and renewal date
- Most recent statements for other debts being satisfied
- Abstract of title
- Survey Map

PURCHASE

- Copy of purchase contract on subject property
- Copy of your cancelled earnest money checks
- Copy of listing agreement or contract of current property (if applicable)

CONSTRUCTION LOANS

Please include detailed house or addition plans, as well as detailed cost estimates