Affordable Housing Program Mortgage Documentation Checklist



Here is a convenient list of the documents that are needed to complete your mortgage application.

BORROWER INFORMATION						
Borrower 1 Name:		 	Borrower 2 Name:			
Address:			Address:			
	_					
	Phone:		Phone:			
	E-mail: _		E-mail:			
Closing Date:						
IDENTIFICATION (FOR ALL BORROWERS)						
	Copy of Drive	er's License				
	Copy of U.S.	Social Security Card				
INCOM	ME DOCUMEN	ITS (FOR ALL BORROWERS)				
	Most recent p paystubs)	paystub(s) covering a 30 day period (if paid weekly submit four (4) paystubs; biweekly submit two (2)				
	Most recent to	t two years of tax returns (to include all pages and schedules even if blank)				
	Most recent to	cent two years of W2 statements (statement of wages paid)				
	Pension, Disa	Disability or Social Security (award letter)				
ASSET DOCUMENTS (FOR ALL BORROWERS)						
	Most recent to all accounts	two months of bank statements (to include all pages even if blank) for				
	401 K statem	ent (to include all pages even if	blank)			
ADDITIONAL DOCUMENTATION						
	Letter of expla	anation for any derogatory cred	it within the last two years			
	Completed ar	nd signed RBC Bank Household	d Income Form			

CONT	FACT INFORMATION				
	Contact information for human resources/supervisor who can validate your employment for the last two years (please attach)				
	Contact information for landlord/property manager who can validate your rental history over the last two years (please attach)				
	Please list the contact information for your real estate agent below				
	Agent Name:				
	Phone:				
	E-mail:				
ITEMS	S NEEDED AFTER AN ACCEPTED OFFER (PURCHASE CONTRACT)				
	Fully executed purchase agreement (all pages and addenda)				
	Contact information for hazard (property) insurance provider (please attach)				
	Contact information for settlement agent/attorney (please attach)				
	Home Buyer Education Certificate	Contact D&E to schedule (770) 961-6900			
	Credit Education Certificate (for credit scores less than 620)	Contact D&E to schedule (770) 961-6900			
	Sign and return all RBC Bank disclosures				
	Any remaining underwriting conditions as advised by your Credit Manager or Processor				
NOTE	ES .				



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