



# Farmers & Merchants Union Bank

159 West James Street - PO Box 226 - Columbus, WI 53925

## MORTGAGE LOAN APPLICATION CHECKLIST

- **Purchasing a Home** - An accepted Offer-to-Purchase with any amendments and/or counteroffers, signed by all parties. Please include a copy of the earnest money receipt. (not needed for prequal appt.)
- **Construction Loan** - contract, plans, specifications and cost breakdown. (not needed for prequal appt.)
- If you are **employed**, a **paystub** including year-to-date earnings for at least one month. Must identify the business you work for on the stub and be computer generated.
- A copy of a **current year award certificate** if receiving **Social Security, Disability or Pension**
- If you are **self-employed**, copies of complete **business tax returns** for the most recent two years. Including all schedules and K-1 Forms.
- If you are **employed or self-employed**, copies of **personal tax returns** for the most recent two years. Include all schedules and W-2's.
- If refinancing, statement from **present Mortgage Lender** for the past two years, other than Farmers & Merchants Union Bank.
- **Bank statement(s)** from all checking, savings, stock, mutual funds, 401K, retirement and misc. asset accounts covering the most recent 2 month time period (**not necessary if your accounts are at Farmers & Merchants Union Bank**)
- List of **Installment loans and credit cards** with account numbers. Include new accounts just opened within the last 90 days. (not necessary if at Farmers & Merchants Union Bank)
- **Copy of Homeowners Insurance Policy** if you are a new mortgage customer with Farmers & Merchants Union Bank
- **Copy of prior Title Insurance policy** if refinancing and not with Farmers & Merchants Union Bank.
- **A copy of your Martial Property Agreement**, if applicable.
- If paying or receiving **child support**, court documents supporting amount being paid, bank statements showing deposit of payments, and/or cancelled checks. This support, to be considered income, **must continue for at least 3 more years.**
- If you are being relocated and will receive **relocation benefits**, copies of related documents.



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