



777 NE 7th Street
Grants Pass, OR 97526

Phone: 541.955.9155
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Our meeting is scheduled for _____ Please bring the following items with you, and remember, **the sooner this documentation is provided, the sooner your loan application can be submitted for loan approval.**

1. **Original Tax Returns** for the last (2) years, including W-2 statements and/or 1099s for each job you currently hold and have had for the past (2) years
2. **Original Pay stubs** covering the most recent (30) days for each job you currently hold
3. **Social Security and/or retirement income**, please bring the original letter sent to you at the beginning of the year, to verify your gross monthly income and a 3-year continuance
4. **Stated Income Loan**, we will need a business license, and, if self-employed, a letter from your tax preparer, on their company letterhead, stating you have filed a Schedule C for the last (2) years
5. **(2) most recent months statements on all banking, retirement and investment accounts, (ORIGINALS, ALL PAGES, EVEN PRINTED MATERIAL, UNDERWRITING REQUIREMENTS FOR LOAN APPROVAL)**
6. **Purchase Agreements**, signed copy, including all addendums and verification of your earnest money deposit, once you have an accepted offer
7. **Original Divorce Decree(s), Bankruptcy Papers**, including Discharge, and any rental agreements, if you have investment properties
8. **Landlord's name, address and telephone number**, covering the last (2) years, if less than (2) years, previous Landlord's information
9. **Refinance**, a copy of the promissory note(s) for the present loan(s) and payment coupon(s) or statement(s) (FHA loan payoff? Payoff must be received by end of month)
10. **Insurance Agent's name and phone number (who you will be using for Homeowner's Insurance), If Refinance a copy of your current policy's Declaration's Page.**
11. **Homeowner's Association** information: Name and contact person's name and phone number, if applicable
12. **Appraisal appointment**, who to contact for scheduling and being present
13. **Check in the amount of \$450.00 dollars**, made payable to **Sterling Mortgage Resources** to begin processing of your loan and ordering the necessary documents. Please reference "Borrower Deposit" on memo of check
14. **Driver's License(s), Social Security Card(s) and (if applicable) Documentation of Resident Alien Status.**
15. **Current Employment verification (name and phone no. of whom to contact)**
16. **Prior Employer's Name, Address and Phone No., if less than 2yrs at current employment**
17. _____
18. _____
19. _____

Landlord Information:

Current Landlord's name address and phone no.:

Phone No: _____ **How Long:** _____

Previous landlord's information (if at current address less than 2 yrs):

Phone No: _____ **How Long:** _____

Insurance Agent: _____ **Phone:** _____

Who to contact for verification of employment:

Borrower: Name _____ **Phone:** _____

Co-borrower: Name _____ **Phone:** _____

Supplemental Information:

Please note the following:

1. We will copy your originals and mail them to you, hold them for you to pick up, at your convenience or bring them to the closing. The Receptionist is here from 8:00am to 5:45 pm Monday through Friday.
2. If any information on your loan application, regarding employment, income or assets changes, please notify us immediately. Failure to do so could cause your loan application to be denied.
3. Do not apply for any new credit, make any large purchases or allow anyone to make inquiry into your credit.
4. Do not change jobs or employment status.
5. Please postpone traveling during your loan process.

Last but not least, if you have **any** questions or concerns, please do not hesitate to call us. ***We're here for you!!!***