



— FIRST —  
HERITAGE  
MORTGAGE L.L.C.

## **Items Required For Loan Application**

- A copy of your most recent pay stubs covering a 30 day period.
- A copy of your last two years of W-2s.
- Proof of any additional income needed to qualify.
- Copies of most recent two months asset account statements on all accounts including checking, savings, mutual funds, stocks, bonds, 401k, TSP and/or IRA accounts. Please provide all pages for each statement.
- Check payable to “First Heritage Mortgage” in the amount of \$425.00 for a mortgage credit report (\$25) and property appraisal (\$400).
- Name, address and phone number of landlord(s) for past 2 years.
- Divorce decree, separation agreement, and property settlement agreement, if applicable.
- Car title if auto is owned free and clear and is 4 years old or less.
- If investment properties owned, past two year’s complete tax returns (include all schedules) and a current 1 year lease for each investment property owned. Please be sure that page two of the tax returns are signed.
- Ratified sales contract, if available.
- If permanent resident alien, please provide copy of green card.
- Copy of Driver’s License.

## **Additional information required for Self Employed or Commissioned borrowers:**

- Past two year’s complete federal individual tax returns with all schedules, W-2s and 1099s. Please also provide corporate, S-Corp, or partnership returns, if applicable.
- Year-to-date Profit and Loss Statement and Balance Sheet dated to within the most recent 90 day period.
- Copy of current Business License.

## **Additional information required if applying for a VA loan.**

- Original Green Certificate of Eligibility.
- Copy of DD 214 OR Statement of Service from your commanding officer (stating rank, position and that you are in good standing).

## **Additional information required when refinancing an existing mortgage:**

- Copy of Recorded Deed of Trust, and HUD-1 Settlement Statement
- Copy of Property Survey and Title Insurance Policy
- Copy of existing Hazard Insurance Policy (Homeowners Insurance)

**First Heritage Mortgage, LLC**  
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