



MORTGAGE DOCUMENTS NEEDED

Please have these at the time the application is taken.

Name _____
 Phone _____
 Email _____
 Property Address _____
 Closing Agent _____

BORROWER 1	BORROWER 2	
IDENTITY VERIFICATION		
		Copy of front of unexpired Driver's License
INCOME VERIFICATION		
		Pay Stubs - Covering the most recent 30 days; Must include YTD
		Social Security/Pension Award Letters for current year (if using for income)
		2020 W-2 and/or 1099
		2021 W-2 and/or 1099
		2020 Personal Federal Tax Return; ALL PAGES; SIGN and Date on Signature Page
		2021 Personal Federal Tax Return; ALL PAGES; SIGN and Date on Signature Page
		If using Alimony or Child Support, Copy of Court Order and Bank Statements showing regular payments
ASSET VERIFICATION		
		Bank Statements - Most recent 2 months; ALL PAGES; Must show sufficient funds to close
		*If there are any large deposits other than payroll, will need copies of those deposits
OTHER REAL ESTATE OWNED (For all properties owned at the time of closing)		
		Most recent Mortgage Statement
		Homeowners Insurance Declarations Page
SELF-EMPLOYED BORROWER(S)		
		2020 Business Federal Tax Return; ALL PAGES; SIGN and Date on Signature Page
		2021 Business Federal Tax Return; ALL PAGES; SIGN and Date on Signature Page
		If 2021 Tax Return is not available, Profit & Loss Statement for 2021; Sign and date
FOR PURCHASES		
		Sales Contract - Signed by ALL parties
		Copy of Earnest Money Check
		Bank Statement showing Earnest Money cleared account
		Bank statement showing funds for Down Payment AND Closing Costs

Maryann D. Gendron | Mortgage Originator
Farmers & Merchants Bank
 35 Ali Way, PO Box 3311
 Oxford AL 36203
maryann.gendron@fandm.bank
 O 256-447-3656 | F 256-447-3657 | C 256-239-8209
 NMLS #1067951