

# Loans Made Easy

## APPLICATION CHECKLIST

- ☐ **Bank Statements**  
Last two months from all accounts
- ☐ **Retirement**  
Last two months of retirement/pension, 401K and social security 1099 statements
- ☐ **Pay Stubs**  
Last 30 days
- ☐ **Tax Returns**  
Last two years of 1040 federal tax return, last two years of federal corporate and/or partnership tax returns *(if self-employed)*, last two years of W-2 forms
- ☐ **Valid I.D. copy**  
Driver's license, social security card, passport
- ☐ **Earnest Money**  
Copy of earnest money check deposit
- ☐ **Award Letters** *(if applicable)*  
For retirement/pension income, social security, disability income
- ☐ **Divorce** *(if applicable)*  
Decree and separation agreement
- ☐ **Mortgage Statements** *(if applicable)*  
Property tax bills and homeowners insurance statements for all real estate owned
- ☐ **Bankruptcy** *(if applicable)*  
Petition and Discharge

*Note: Additional Documentation may be required in order to complete the underwriting process.*

## THE 10 DO'S AND DON'TS

1. **Don't apply for new credit of any kind**
2. **Do keep all existing credit card accounts open**
3. **Don't max out or overcharge existing credit cards**
4. **Do keep your employment within the same company or field of work**
5. **Don't consolidate debt to one or two credit cards**
6. **Do pay off collections, judgements or tax liens reported within the past year**
7. **Do be prepared to pay off collections if required by underwriting or the loan program guidelines**
8. **Do provide any documentation for satisfied judgements or paid tax liens**
9. **Do stay current on payments for all existing monthly obligations**
10. **Do call me before making any financial decisions or changes to your normal financial routine. I'm here to help you through the process**



### Eric Morse

#### LOAN OFFICER

NMLS#: 147331

direct: (267) 210-7077 | fax: (267) 436-3502

eric.morse@movement.com | [www.movement.com/eric.morse](http://www.movement.com/eric.morse)



[www.movement.com](http://www.movement.com)  
1031 Route 22, Ste 203, Bridgewater, NJ 08807



NJ, PA-45005 | Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS ID# 39179. (For licensing information, go to: ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) | 877-314-1499. Movement Mortgage, LLC is licensed by , "Licensed by the N.J. Department of Banking and Insurance", PA # 34374. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Rd, Indian Land, SC 29707.

PID 1029 | The included content was approved as of 10/2016