

Items Needed

At NewDominion Bank, our goal is to make this an easy process for you. Below is a list of items that we need in order to complete your mortgage loan application. If you have any questions about the requirements below, please contact us at 704-943-5700 or 800-592-6248 and ask to speak to your Mortgage Banker directly.

Borrower Information:

- Copy of your driver's license
- Mother's Maiden Name
- If separated or divorced, please provide a copy of the legal, recorded separation agreement and divorce decree
- If applicable – ALL pages of bankruptcy, foreclosure, deed-in-lieu or short sale paperwork

Income Information:

- Paystubs covering the most recent 30 days - if relocating, please provide offer letter or employment contract
- If Retired, include:
 - Social Security Awards Letter
 - Pension Awards Letter
- Most recent two years W2s
- Most recent two years Tax Returns (all schedules, K-1's, 1099's if applicable) – Signed on page 2
- If Self-Employed, include:
 - Year-to-Date Profit and Loss Statement
 - Year-to-Date Balance Sheet
 - ALL pages of Business Tax Returns for the past two years

Asset Information:

- Copies of bank statements for all accounts that will be used on this mortgage. This may include checking, savings, stocks, mutual funds, 401k or IRA statements. We'll need the most recent two months or recent quarterly statements, and we need ALL pages of each statement.

Property Information:

- Executed Purchase Contract
- Homeowners insurance agent's name & contact information for all properties owned or being purchased
- Copy of ALL current mortgage statement(s) – including rental or vacation homes. o Copies of tax and insurance bills for all properties owned or evidence that Taxes & Insurance are escrowed.