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Standard Documentation Checklist

All documents need to be uploaded to your application using your login and password. You can sign in by clicking "Apply Online" at mtgrt.com. For assistance with your login please email me at jarod@mtgrt.com or call me at [\(615\) 969-2257](tel:6159692257).

Initial Items

- Application Information via Phone Call or Securely Online
- Social Security Numbers for Credit Report via Phone Call or Securely Online
- Payment for Credit Report via Phone Call or Securely Online
- Release all Credit Report Freezes (Experian, Equifax, and TransUnion)
- Valid Government Photo Identification for all borrowers Securely Online or Text Photo to Loan Officer
- Most recent Mortgage Statement(s) for all owned properties (All Pages, Subject & Non-Subject) Securely Online or Text Photo to Loan Officer
- Homeowners or Hazard Insurance Statement for all owned properties (All Pages, Subject & Non-Subject) Securely Online or Text Photo to Loan Officer

Income Documentation

- Most Recent Pay Stub(s) for all borrowers Securely Online
- Most Recent 2 Years W-2s Securely Online
- Most Recent 2 Years Tax Returns (All Pages) Securely Online

If Self-Employed

- Year-To-Date Audited Profit & Loss Statement OR Year-To-Date Unaudited Profit & Loss Statement AND 60-Days of Business Bank Statements Securely Online
- 2 Years Business Tax Returns (All Pages - Incl 1099s & K-1s) Securely Online

Asset Documentation

- Most Recent 2 Months Statements (All pages including bank name, owners names, and addresses - Required For Reserves) Securely Online

If Self Employed

- Most Recent 2 Months Statements to document 6 months additional PITIA payments for Subject Property (All pages as above) in reserves Securely Online

Once Conditionally Approved (and Home Inspection if Purchase)

- Payment for Automated Valuation Model and/or Appraisal via Phone Call or Securely Online

Borrowers Expectations



The Dirty Dozen

1. Don't change jobs
2. Don't switch banks
3. Don't stop making mortgage or rent payments
4. Don't make any major purchases
5. Don't co-sign for any new credit
6. Don't transfer gift funds without checking with your loan officer
7. Don't make travel arrangements during this time
8. Don't apply for new credit of any kind
9. Don't pay off collections or charge offs, check with your loan officer first
10. Don't charge on any charge card that will raise the balance above 305, check with your loan officer first
11. Don't dispute anything on your credit report
12. Don't close or pay off any account such as credit cards, bank loans or any account that you presently have without checking with your loan officer first