 PIKE CREEK MORTGAGE SERVICES, INC.

 1908A Kirkwood Hwy, Newark, DE 19711

*Licensed FHA/VA • Serving DE, MD, PA, NJ, VA and FL*

***Purchase, Refinance and Consolidation Loans***

**Brian Atallian** – *Mortgage Consultant • NMLS # 136771*

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Thank You for your business! Following is a short list of items that we will need from you:

Please gather and send these items as soon as possible. Please do not staple and no double-sided copies. Feel free to scan or email everything as we don’t need originals.

1. 30 Days most recent consecutive pay stubs for your current employer(s). If you are relocating, and have not received 30 days earnings, provide a copy of your offer letter signed by you and your new employer.
2. Last 2 years of W-2’s and or 1099’s as applicable.

If you had multiple employers in the previous years, please provide all that were received.

1. 2 consecutive months of your most recent bank statements for checking, savings and retirement accounts showing sufficient liquid assets to close this loan, plus an additional 2 months housing payment in reserve. Please note we need **ALL** pages even if blank and NOT just the front page or summary page. If you are using retirement funds as an asset to close on this loan, please provide the terms of liquidation from your benefit provider. All asset statements must list your name, address, institution name, account number and type. Internet statements that do NOT list this information will not be acceptable. Any large deposits/transfers will need to be sourced via paper trail.
2. A copy of your driver’s license.
3. If you are not a U.S. citizen, please provide a copy of your permanent resident alien card or a copy of the VISA used to enter the country if you are not a permanent resident alien.
4. Last 2 Years Federal Tax Return (all schedules will be required)
5. If you own Investment Properties or a second home, please provide:
6. A copy of your current Leases- if applicable.
7. A copy of your mortgage statements on all properties. If you do not escrow for taxes and insurance, please provide recent tax and hazard insurance bills for each property.
8. If there is gift money involved, we need you to tell us so that we can prepare a gift letter. We will need a copy of the donor’s bank statement, a copy of the gift check and a copy of the deposit slip showing the money going into your account.
9. Your credit card information with account number, expiration date & 3-digit security code on the back of the card to order your appraisal.
10. Provide your choice of homeowner’s insurance with agent contact and attorney’s office you have decided to use for closing.

**Your application must show a two year employment and residence history. If you were in college prior to your new job, we will need copies of your college transcripts.**