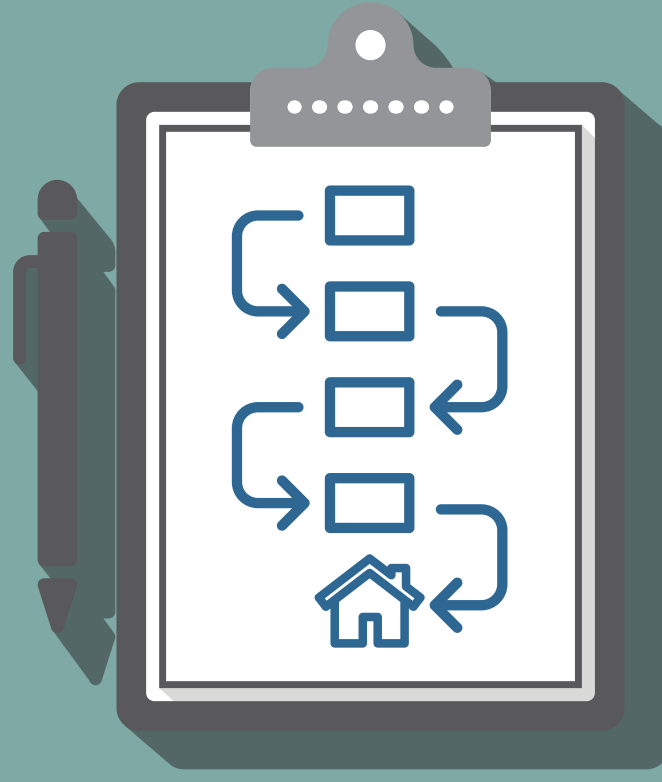


# MORTGAGE APPLICATION PROCESS



## AN INTRODUCTION TO DOCUMENTATION

To make the process easier, gather some basic documentation before speaking with a lender.

### PRE-APPROVAL



#### PROOF OF CREDIT

A credit report (pulled by your lender)



#### PROOF OF INCOME AND ASSETS

Tax returns (2 years)  
Itemized list of monthly expenses  
1099's or W-2 statements (2 years)  
Bank account statements (2 months)

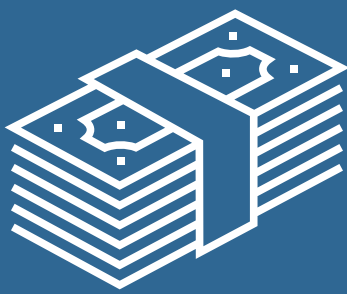


#### PROOF OF EMPLOYMENT

2 most recent paystubs  
List of employers (2 years)

### MORTGAGE APPLICATION

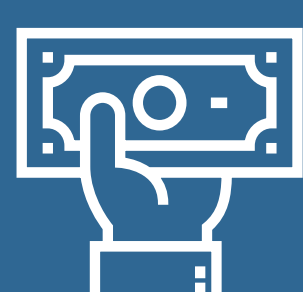
You'll need the same documentation required for pre-approval, in addition to:



#### DOWN PAYMENT AMOUNT AND SOURCE



#### RESIDENCE HISTORY FOR THE LAST 2 YEARS



#### FULL DISCLOSURE OF ALL SOURCES OF INCOME



#### FULL DISCLOSURE OF ALL ASSETS



#### FULL DISCLOSURE OF ALL DEBTS AND LIENS

\*List not all-inclusive. Additional documentation may be required.

#### ASSET EXAMPLES

Businesses Owned

Stocks and Bonds

Certificates of Deposit (CDs)

Land Owned

Securities Portfolios

#### DEBT EXAMPLES

Vehicle Loans

Child Support

Alimony

Student Loans

Credit Card Balances

To learn more and find a mortgage lender in your area, visit [ucbi.com/mortgage](http://ucbi.com/mortgage)

