

Required Documents - What to expect after your loan application has been approved.

The provided checklist will help you prepare for upcoming required loan conditions. Having the correct and complete information upfront is key to a smooth home financing experience.

General Documentation may include:

- Valid & legible picture ID
- Copy of Social Security Card/Individual Taxpayer Identification Number (ITIN)
- Documentation of source of down payment (i.e. bank/401K statements)
- Executed purchase agreement
- Insurance binder
- Copy of ratified divorce decree or legal separation agreement if applicable

Income documents may include:

- Pay stub that has a pay period end date after loan application date
- Prior year's W2
- If self-employed, last 2 years tax returns, business and personal, *all* pages, *all* schedules
- If applicable, Social Security/pension award letters
- If using rental income, last 2 years tax returns and copy of all current lease agreements
- Verification of Employment letter (VOE)
- Alimony/Child Support – proof of 12 months of consecutive payments for child support/alimony (if using income to qualify)

Forms provided by 21st Mortgage for you to complete after loan application date may include:

- Provided form which will acknowledge any applicable appraisal/valuation fees
- Provided form which will verify the lot/site rent amount and park approval, if applicable
- Provided form which will verify any deposits/earnest money paid, if applicable
- Provided form which will verify the licensed settlement agent you wish to close with, if applicable

Documents needed before closing from the seller, or borrower if refinancing, may include:

- Copy of manufactured home title
- Copy of seller's ID
- Proof of property taxes paid
- Provided form which will verify information regarding the home and seller contact information
- Photos of the home (each room of the inside and each side of the outside of the home, including street views)
- Written payoffs for any existing liens on the home/property
- Copy of the original purchase agreements for the manufactured home and/or land
- Copy of deed, if applicable

*Please note, this list is subject to change based on factors from the loan application, or information received after the application has been submitted. After review of the application, or other information received, we will advise of further documentation needed.

*Meeting the above guidelines does not guarantee approval. State restrictions may apply. Rates and Credit Guidelines are subject to change without notice.