

Mortgage Loan Documentation Check-List

Client Name(s): _____

Thank you for applying with **PACIFIC CAPITAL MORTGAGE COMPANY**. It is our goal to make your "mortgage experience" as smooth as possible. Please provide us with the requested documentation as soon as possible.

LOAN APPLICATION(S): Please complete the loan application as best as you can. Please sign and date ALL PAGES OF ALL LOAN APPLICATIONS enclosed.

LOAN DISCLOSURES: Please sign and date where indicated.

IT IS VERY IMPORTANT to provide us with the following documentation **NO LATER THAN:** _____ in order to process and close your transaction in time. Thank you.

For your convenience, we can make copies of your originals and return them to you.

	Copy of the Purchase Contract (For Purchases only).
	Last two consecutive pay-stubs (If salaried or commissioned) covering the last 30 day period .
	Last two years' Federal Tax Returns and W-2s (All pages of 1040's please).
	IF SELF EMPLOYED - please include last 2 years of applicable - Corporate or Partnership Tax Returns and K-1's - (Federal only).
	CPA / Tax Preparer letter (for Self Employment Verification on Stated Income loans). Need Original.
	Year-to-date Profit & Loss Statement (If self-employed).
	Copies of last ____ MONTHS (all pages please) of your Bank, Investment and Retirement Statements Statements to verify source of Liquid Assets, Down Payment, and Cash Reserves.
	A check for the Appraisal in the amount of \$_____. Please leave Payee's name "BLANK" . (We will fill in the name of the Appraiser assigned to appraise your home).
	Copy of your Home Owner's Insurance Policy Declarations Page (FOR REFINANCES ONLY).
	Copy of complete Divorce Decree and Property Settlement to verify Alimony and/or Child Support payments or Income.
	Name, phone number and address of Landlord for a Rental Rating (if you are currently renting).
	Copy of your Driver's License(s). Required for the Patriot Act.
	Copy of Recent Mortgage Statement (Payment Coupon) required on Refinance Loans being paid off.
	Name and phone number of Management Company for Home Owner's Association (if applicable).

Sincerely,

PLEASE SEND OR FAX (WITH COVER LETTER) YOUR DOCUMENTATION TO:

PACIFIC CAPITAL MORTGAGE
11452 EL CAMINO REAL, #100
SAN DIEGO, CA 92130-2080
FAX: (858) 847-9501

Pacific Capital Mortgage
(858) 847-9500

