



RED RIVER BANK

A Louisiana Community Bank • Member FDIC

Mortgage Application Checklist

Thank you for your interest in a Red River Bank Mortgage! We want to let you know everything that may be needed in this important process so that we are working together to give you the fastest possible service. For your convenience, we accept applications online or in-person interview.

Listed below are the typical items that we will need in order to process your application package.

✓ Documents needed for all loans

- Fully completed application including email address
- Pay stubs for the last 30 days
- 2 year tax returns (signed copy). **ALL pages including all schedules & attachments!**
- W-2 statements for 2 years from all sources
- 2 months bank statements...include all accounts (checking, savings, investment, 401k, etc). **Copy all pages!**
- Divorce decree and/or child support order (if applicable)
- Bankruptcy (if filed in the past 10 years). Complete copy of bankruptcy and discharge
- Copy of current driver's license with photo
- Copy of other form of identification, such as
 - o Current Armed Forces ID, valid Passport, Social Security card or current Alien ID

✓ If self employed or have other non-employment income

- 2 years business tax returns if self-employed or own more than 25% of business
- 2 years returns and current rental agreements if applicable
- Copy of most recent awards letter if you receive social security or disability

✓ Refinance

- Copy of home owner's insurance top page showing coverage details
- Copy of most recent property tax bill
- Copy of most recent mortgage statement(s) from existing lender(s)

✓ Purchase

- Signed purchase agreement or contract (showing signature of buyers & sellers)
- Copy of signed purchase agreement on property you are selling if applicable
- Name and number for agent who will handle the Homeowners insurance

✓ Construction

- Copy of Deed or Cash Sale
- Copy of plans and specs
- Bid Sheet or Builder Contract
- Builders Risk insurance (copy of policy)

For your convenience you may return the above items to any one of our bank locations for forwarding to the mortgage department

318-561-4035

www.redriverbank.net