

Getting Started

It's simple. All you need is:

- Full Name
- Social Security Number
- Income
- Property address for the property you are purchasing or refinancing
- Estimated value of the property
- Mortgage loan amount being requested

Submitting Your Documents

After you have submitted your loan application and discussed the loan terms with an Honor Bank mortgage professional, you will receive a loan estimate and other disclosures for review. Once you have provided your intent to proceed, we will request documentation to validate your income, assets and liabilities. While additional documents may be needed at a later time based on your individual scenario, the list below will get us off to a great start.

If you receive W-2 income

- Current paystubs
- Last two years' W-2 Forms

If you are self-employed, receive commission income or own investment real estate

- Last two years' Personal Federal Income taxes including all schedules
- Last two years' Business Federal Income taxes including all schedules and K-1's
- Current year-to-date Profit & Loss Statement
- Signed lease agreement on any income properties

Other income

- Social Security Award Letter or Pension Statement

Asset Verification

- Most recent two months' bank and/or credit union statements for all non-Honor Bank accounts
- Most recent two months' 401K, stock or other investment statement

If you are planning a purchase

- Fully executed Purchase Agreement, including all addenda
- Signed Gift Letter (if applicable)

If you are planning new construction or home improvements

- Fully executed builder's contract
- Builder's license
- Plans and specifications

Other

- Deposit to cover cost of appraisal and survey (if applicable)
- Home Owner Insurance declaration page