

CHERRY CREEK

MORTGAGE COMPANY

Documents You'll Need for a New Loan

1. A copy of your Social Security card, Driver's License and birthdates for all borrowers
2. If renting, need landlord's name and contact information.
3. Employer's correct address and person to whom verification of employment should be directed. Need 2 years of employment history including names of all employers, address of all employers, and person(s) information to whom verification of past employment should be directed. Any gaps in employment will need to be documented with a detailed letter of explanation.
4. Copy of your last two pay stubs in consecutive order, proof of any additional income, including pension benefits, dividends, annuities, social security, disability, child support, alimony, etc.
5. If you are a salaried employee, please provide copies of previous 2 years of your W-2's. If you are a commissioned employee and/or self-employed please provide copies of all schedules of the previous 2 years income tax returns, as well as the CPA and/or Enrolled Agent's contact information who has prepared the requested returns.
6. Previous 2 months statements for any and all checking, savings, and/or money market accounts. Please include all pages of statements even if some of the pages are blank or double sided. Most recent quarterly 401(k) and/or IRA statements. Most recent yearly pension and/or IRA statements. Most recent monthly, quarterly, and/or yearly statements for any and all annuities, mutual funds, stocks, bonds, and/or any other investment or asset account. Again, please be sure to include all pages, even if blank or double sided.
7. If you pay or receive child support and/or alimony, a copy of your divorce decree along with all pertaining court ordered documents will be needed.
8. Please be prepared to pay for your appraisal fee and credit report at the time of loan application.