



Application Checklist

Everything you need for a successful mortgage application.



All Home Loans Are Unique

Your specific needs may require additional documentation. Please consult your Southern Trust Mortgage Loan Officer regarding your individual requirements.

Visit [SouthernTrust.com](https://www.southerntrust.com) to get started on your homeownership journey today.

- Address & Employment History
- Picture ID
- Current Month's Pay Stubs & W-2 (Last Two Years)
- Full Tax Returns if Self-Employed or Receive Commissions and/or Bonuses in Excess of 25% Local Income (Last Two Years)
- Contract of Sale
- Real Estate Owned: Addresses Balance and Monthly Payment (Current Mortgage Statement and Homeowners Insurance Statement)
- Divorce Decree if Paying and/or Receiving Alimony or Child Support (Contact Loan Officer)
- Bankrupt & Discharge Papers (If Applicable)
- Bank Statements Including Checking, Savings, 401k, and Investments. (All Pages with Account Number, Your Name, and Bank Name Appearing for the Last Two Months)
- VA Loans Only: DD214 & Certificate of Eligibility



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