



Dear Prospective Borrower:

Getting a mortgage loan is an exciting time for everyone. To help make this process as easy as possible we have prepared the attached checklist to assist you in preparation for a mortgage loan.

The checklist asks for a broad range of items necessary to process a real estate loan request. However, you need only provide the listed items that pertain to your specific circumstances.

In addition to the attached check list, a Uniform Residential Loan Application is available for you to complete and return via email or fax. You may also drop completed application at any Legend Bank locations. The application is the central document used in processing your mortgage loan.

Several different mortgage loan products are available.

For your convenience you may return your application and supporting documents using the following mediums:

Phone: 940-872-2221
Fax: 940-872-1664
Email: homeloans@legend-bank.com
US mail: Attn: Mortgage Department
Legend Bank
PO Box 1081
Bowie TX 76230-1081



INFORMATION NECESSARY TO PROCESS A MORTGAGE LOAN

Basic information required for any request

Copy of a valid Texas Driver's License
Completed & signed application
Paycheck stubs – most recent 30 days
W2's for past two (2) years
Last two (2) month's bank statements (all pages & schedules on all accounts)
Last two year's tax returns all pages and schedules
Most recent statement on 401k/ retirement/investments

Purchase

Purchase Contract

Construction Loan

Construction contract
Plans & Specifications
Draw Schedule
Building Contractor Information
Legal description of property

Refinance

Lender's name, address & phone
Proof of insurance
Survey
Proof of paid taxes

Self-employed borrowers

Two (2) years personal tax returns (including all pages & schedules)
One (1) full year Profit & Loss on business plus year to date
Two (2) years corporate tax returns (including all pages & schedules)
If ownership is more than 25%- K1s required

Retired

Social Security Award Letter
Proof of pension or retirement income
Two (2) years 1099-Rs

Application

Making application implies no commitment to make a mortgage loan.

Legend Bank reserves the right to cancel or withdraw the application for good cause at any time.