

# documentation checklist



## Required

- Copy of driver's license
- 2 most recent paystubs
- 2 most recent W2s (and/or 1099's)
- 2 most recent Federal tax returns including all schedules (all pages)
- 2 most recent checking and savings official account statements (all pages)
- 2 most recent retirement account statements (all pages)
- Contact information for homeowners insurance agent

## If Applicable

- Copy of earnest money check once it's cleared (purchases only)
- Copy of your settlement statement from when you purchased the property (refinances only)
- Most recent mortgage statement (refinances or other property owned)
- Full divorce decree & child support orders
- 2 most recent Business tax returns including all schedules and K1s
- Most recent social security/pension income awards letter
- First time homebuyer class (MSHDA, and 3% down Conventional Loans)
- College transcripts (unofficial ok, only if within last 2 years)
- Bankruptcy papers (only if within last 7 years)

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# THE NEW STANDARD IN ASSET VERIFICATION

Bringing together security, simplicity, and accuracy like never before.

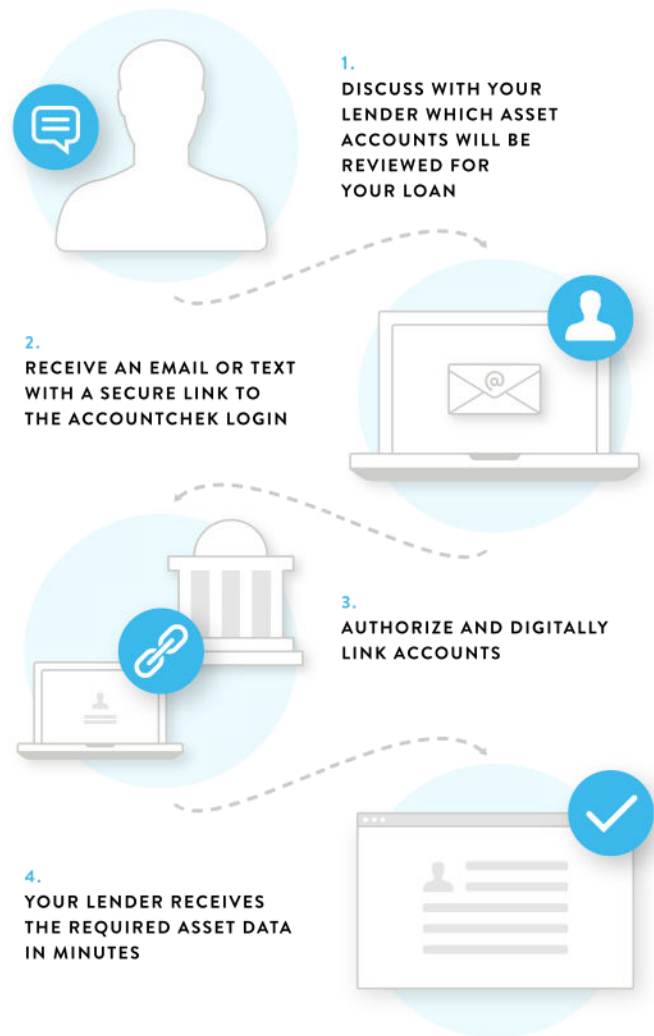
## MEET ACCOUNTCHEK<sup>®</sup>

With the click of a button, AccountChek eliminates the need for you to collect the checking, saving, retirement and investment statements required by your lender. Instead, the asset information your lender needs for your loan application is collected directly from your financial institution(s). It's simple, accurate and ultra-secure.

### SECURITY AND ACCURACY ARE OUR TOP PRIORITIES:

Our security procedures meet the high standards used by banks and other ultra-secure institutions. As a result, submitting information through AccountChek is significantly more secure than emailing, faxing, or mailing copies of your bank statements.

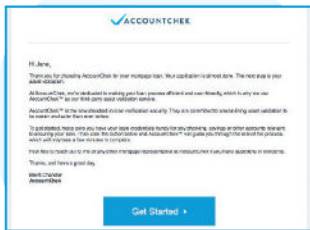
- We use bank-level security
- We are a read-only product
- We keep your data private
- 24/7 security monitoring



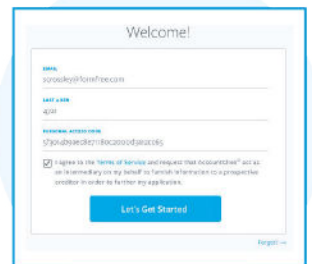
## A CLOSER LOOK

AccountChek®, a third-party verification service, will collect the data your lender needs directly from your financial institution(s). Using AccountChek is simple, ultra-secure, and reduces the time it takes to process your loan.

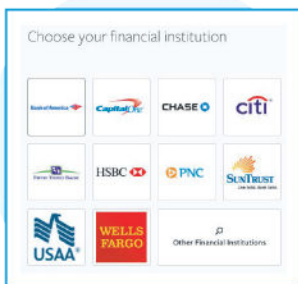
## WHAT HAPPENS NEXT?



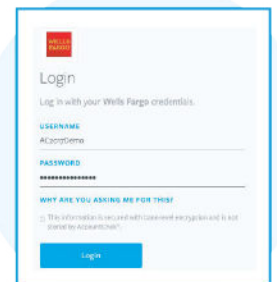
1. YOU WILL RECEIVE A NOTIFICATION EMAIL AND TEXT MESSAGE FROM ACCOUNTCHEK ON BEHALF OF YOUR LENDER. CLICK ON THE SECURE “GET STARTED” LINK TO BEGIN THE PROCESS.



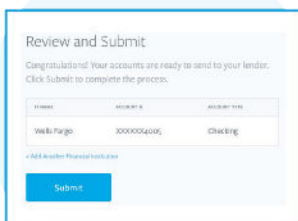
2. ON THE LOGIN SCREEN ENTER YOUR EMAIL ADDRESS AND THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER. A PERSONAL ACCESS CODE WILL APPEAR. READ AND ACCEPT THE TERMS OF SERVICE AND THEN CLICK “LET’S GET STARTED.”



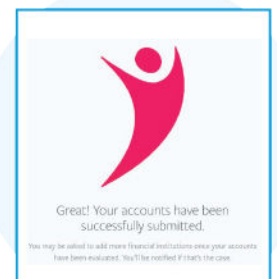
3. SELECT THE NAME OF THE FINANCIAL INSTITUTION THAT HOLDS THE ACCOUNT(S) YOU WISH TO HAVE VERIFIED.



4. USE YOUR ONLINE BANKING CREDENTIALS TO SIGN IN. BECAUSE YOUR PRIVACY IS VERY IMPORTANT TO US, YOUR LOGIN CREDENTIALS ARE NEVER VIEWED BY ANYONE BUT YOU. THEY ARE ENCRYPTED TO ENSURE CONFIDENTIALITY.



5. ONCE ACCOUNTCHEK IS AUTHORIZED TO CONNECT TO YOUR FINANCIAL INSTITUTION, CHOOSE THE ACCOUNT(S) TO SHARE WITH YOUR LENDER.



6. CHOOSE ANOTHER FINANCIAL INSTITUTION FOR VERIFICATION OF ADDITIONAL ACCOUNTS OR CLICK “SUBMIT” TO COMPLETE THE ASSET VERIFICATION PROCESS. YOUR LENDER WILL INSTANTLY RECEIVE A DIGITAL SECURITY KEY TO UNLOCK YOUR ASSET REPORT.