



1 Hudson Street Kinderhook, NY 12106 – Phone: (518) 758.7101 Fax: (518) 758.6963 Web: www.yourkindofbank.com

Borrowers' Required Document Checklist

For Purchase Transactions

- Fully executed Property Sales Contract
- Sales Contract or Listing Agreement on Current Home (If Applicable)
- Proof of Deposit made with Signed Property Sales Contract (Copy of Deposit Check)
- Attorney Information and Real Estate Agent Contact Information

For Refinance Mortgages and Home Equity Loans

- Copy Of Deed (If Available)
- Copy of Homeowners (fire) Insurance Declaration Page
- Most Recent Copy of your Existing Mortgage Statement(s)
- Copy of your most recent Property and School Tax Bills

For All Loans

- Pay Stubs Covering the Most Recent 30 Days
- W-2 Forms and Personal Tax Returns, Including All Schedules for the most recent 2 years
- Bank Statements for the most recent 2 months (Transaction History - All Pages)
- Please Provide Documentation/Explanation of any Deposits Greater Than \$1,000 (other than paychecks) that appear in your Bank Statements
- Investment Account Statements (401K, IRA, Brokerage, Mutual Funds) for the most recent 3 months
- Please provide a copy of a Driver's License or Government Issued ID for all applicants

For Business Owners – If your Ownership in a Business or Corporation is 25% or Greater

- Please be prepared to provide Corporate Tax Returns – Most recent 2 years

If you are receiving Retirement income via. Pension or Social Security

- Please provide your most recent Pension or Social Security Award Letter
- We also need to see proof of receipt of the award. Please provide either a 2 month bank statement history evidencing it's direct deposit or the last 2 months of copied check stubs

If you own Other Property or Receive Income from an Investment Property or Properties

- Most recent Tax Bills and Mortgage Statement(s) for all properties that you own
- Copy of your Homeowner's (fire) Insurance Declaration Page for all properties that you own
- If the property is rented and owned for less than 1 year please provide copies of lease agreements

If Applicable the Following Are Required

- Credit Explanation Letter for Derogatory Credit and for recent Credit Inquiries
- If Divorced or Separated, a Fully Executed Divorce Decree or Separation Agreement
- If not a US Citizen, a copy of your Green Card (Front and Back)

*****Important Information*****

Please do not forward any original paperwork and be certain that all documentation is legible. Faxing documents to Kinderhook Bank will greatly improve the efficiency in which we are able to service your loan request. Your loan officer has included a "Bar Code Fax Cover Sheet" that you may use to send documents directly to your loan file. Please forward documentation as soon as it is available - as we are anxious to start working on your loan. Additional information may be required upon the review of your loan application.