

Application checklist

Here is a list of everything you'll need to complete your home mortgage application.

In some cases, you may need to provide additional information if you've just graduated, have less than perfect credit, or are applying for an FHA or VA loan. Your Bremer Bank Mortgage Loan Officer will help you complete the application – or you can apply online at Bremer.com.

- Completed application that provides information about you and lists your assets and liabilities.
- Copy of your Purchase Contract/Agreement signed by all buyers and sellers.
- Copies of pay stubs covering the last 30 days.
- Copies of W-2 forms for the last two years.
- Copies of statements for all checking, savings, money market, and investment accounts for the last three months.
- Copies of 401(k) and IRA statements.
- Name, address, and telephone number of all landlords over the last 12 months.

If you are self-employed or have commission income, you will need to provide the following:

- Complete copies of your signed federal income tax returns for the past two years (both personal and business).
- Year-to-date Profit and Loss Statement and Balance Sheet (self-employed only may be required).

For more information and to find a Bremer Bank Mortgage Loan Officer near you, visit Bremer.com.

