



Mortgage Loan Center  
199 North Renfro Street  
Mount Airy, NC 27030  
(336) 783-3939

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## ITEMS REQUIRED FOR A MORTGAGE LOAN APPLICATION

- 1. W2s for the last 2 years.**  
If you are self-employed, we need complete income tax returns for the last two years. (*All schedules must be attached.*)
- 2. A current pay stub, dated within the last 30 days**
- 3. 2 months of complete bank statements for all checking and savings accounts and most recent quarterly statements for all 401k and retirement accounts.** Please make sure to bring **ALL** pages of your statements. If you are purchasing a house, we need these to verify how you will fund your down payment and closing costs.
- 4. Copies of the contract and HUD Settlement Statement, if using proceeds from the sale of a home to fund your down payment and closing costs**
- 5. Copy of the offer to purchase, if buying a home**
- 6. Name and address of your landlord if you currently rent**
- 7. Copy of your current home owners insurance policy**
- 8. Copy of your lease agreement, if you have rental property**
- 9. Completed application form**

Returning all the items listed above will help us process your loan — and obtain an approval — more quickly. Once we have the necessary information, processing your loan generally takes 3 to 4 weeks.

If you have any questions, please call us at the numbers listed below.

Thank you for choosing Surrey Bank & Trust.

**Lori Poindexter**  
AVP/Mortgage Loan Operations Manager  
(336) 783-3925

**Joe Gilley**  
Loan Processor  
(336) 783-3935