

What You Need to Apply

Video Transcript

Applying for a mortgage has never been simpler. At Commerce, you can start it right from your desktop, tablet, or phone. Set up your online account, and we'll create a dashboard just for you so you can follow your progress every step of the way. Here are the documents you need to get started. You can upload them to our password protected document center or give us permission to gather them for you. So it's even easier to keep things moving.

First, your signed sales contract from the real estate agent.

Bank statements from the last sixty days, showing you have enough to cover down payment and closing costs.

W2s or tax returns from the last two years and finally, pay stubs from your most recent thirty days of work. Once everything is complete, we'll get to work. Check your dashboard at any time to see where you stand or schedule a follow-up.

If you need help or have questions, just ask your mortgage banker.