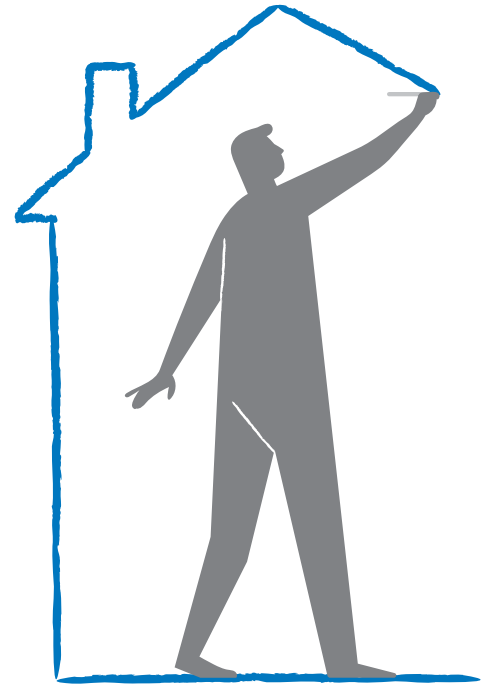


Required loan documents checklist

The following documents are required in order to process your loan. Once Thrivent Bank reviews your mortgage application, additional items may be required based on your personal scenario.



Required income documentation

- W-2 forms for the last two years of employment.
- Paystubs for the last two months, with at least 30 days of year-to-date earnings.
- A written explanation of any recent changes in income structure or employment.
- 1099 income (i.e., contract, seasonal) for the last two years, if applicable.
- All pages of your personal federal tax returns, including all schedules and attachments for the last two years. This includes the K-1 schedule, if applicable.

Required asset documentation

- Bank account, or other monetary asset statements, for the last two months. Send an explanation of any deposits that are non-payroll. Send all pages, including the pages intentionally left blank.
- Most recent two months or a quarterly statement for all retirement accounts (e.g., mutual funds, investment accounts, 401(k), IRAs). Send all pages, including pages intentionally left blank.
- If you currently have a mortgage on any properties, provide the most recent mortgage payment statement for all properties owned. If there is no mortgage or the mortgage you have does not include escrows for taxes and insurance, we will require the monthly insurance payment and property tax statement.

Property documentation

- For a purchase of a home: You are required to have homeowners insurance. Provide the insurance binder and paid receipt or premium invoice to pay at closing a minimum of 15 days prior to the closing.
- For a refinance or a home equity of a current property: You are required to have your property insured. Provide the name and phone number of your insurance agent or a copy of your policy's declaration page.
- For a home being purchased: Provide a copy of the purchase agreement on the home being purchased.
- For condominium or planned unit development homeowners association: Provide the name and phone number.
- For flood determination: A flood determination on the subject property will be ordered by Thrivent Bank. If the property is in a determined flood zone, then you will be notified and insurance will be required. In addition, you will be required to establish an escrow account for flood insurance associated with the mortgage loan.

Additional documentation

- Divorce decree and child support orders.
- Federal partnership tax returns.
- Bankruptcy papers: Petition, schedule of creditors or discharge.
- Award letter: If receiving social security, pension, etc.
- For each additional property owned:
 - Declarations page for property insurance and insurance agent's contact information.
 - If any properties are part of a Homeowners Association, provide documents to validate fees and association's contact information.
- For current renter, provide the name and address of the landlord.
- Diploma and transcripts if schooling is part of the last two years of your work history.
- Letter of explanation relating to any derogatory credit appearing on your credit report.