



*Items needed for a Refinance/ Purchase with Heritage Bank & Trust:
Please provide the items below.*

- Most recent 60 days bank statements (All accounts)
- If any large deposits in the last 30 days, I will need the source of those deposits
- 30 days paystubs
- Sales Contract (if home purchase)
- Homeowner's Insurance information – Contact info for agent
- Current mortgage statement
- Copy of Drivers License (both borrowers)
- Social Security card (both borrowers)
- Completed Application
- 3 year tax returns & W2s
- Any other proof of assets (retirement etc)
- Bankruptcy Information (if applicable)
- Copy of divorce decree (if applicable)
- _____
- _____