



Mortgage Application Checklist

Personal Information:

- Full legal name, Social Security number, birthdate, phone number, last three years' addresses, Photo ID

Income Verification and Documentation:

- Name, addresses, and phone numbers for all employers over the last three years
- Pay stubs covering the last 30 days
- W-2s for the past two years
- Federal tax returns for the past two years (signed and dated)

Self-Employed, Landlords, Commissioned Borrowers, Business owners holding 25% or more ownership:

- Federal tax returns (personal and business) for the past two years (signed and dated)
- Profit and loss statement – year-to-date, Balance sheet and List of all business debts
- If owner of a company that files corporate tax returns, provide any corporate returns
- Rental information including property addresses and lease agreements (Landlords)

Retirement, Social Security, Disability, Other compensation, or income:

- Award letter, if applicable and evidence of current receipt with continuance for at least 3 years from the date of application.
- A copy of the divorce decree or separation agreement if receiving (or obligated to pay) alimony, child support, or separate maintenance.
- 1099-SA, 1099-R

Deposit/Asset verification:

- Bank statements, most recent two months (all pages)
- Retirement and investment statements, most recent quarter (all pages)

Credit:

- Credit explanation letter for late payments, collections, judgments, or other derogatory items in credit history.
- Bankruptcy/discharge papers for any bankruptcies in credit history.

Purchase Loans:

Purchase agreement along with all addenda, signed by all parties

Refinance Loans or Home Equity Loans and Lines of Credit:

Copy of most recent paid tax receipts and homeowner's insurance binder, current mortgage statement
If Private mortgage need certified payoff statement including Mortgage holder contact information, mailing address and current balance

Construction Loans:

Construction contract/estimates signed by all parties, Draw schedule, Survey cost estimate indicating location of the home, Receipts for payments and deposits you have made thus far.