



Mortgage Application Checklist

Whether you are buying a new home, or refinancing your existing mortgage, you'll need to provide documentation to support the information on your mortgage loan application. Save time by gathering these items in advance and be ready to submit them along with your loan application. Additional documentation may be requested by your loan officer, but this checklist of commonly requested items can be used as a guideline to help you prepare for the loan process:

Your Source of Income - How you'll pay your mortgage:

- Pay stubs: last 30 days
- W-2 or 1099 forms: last two years
- Tax returns: past 2 years, personal, partnership and corporate (if applicable), all schedules (if applicable)
- If self-employed: Year-to-date Business profit and loss statement (preferably completed by CPA)
- Award letters: Social Security, pension, disability, etc.
- Child support/alimony: court order and/or 12 months cancelled checks or bank statements showing consistent deposits (if using income to qualify)

Your Payment History - To reveal your borrowing practices:

- Credit counseling or bankruptcy discharge paperwork
- If applicable: cancelled rent or mortgage checks - past 12 months, if not available on credit report

Your Assets - How you'll fund your down payment and cover closing costs:

- Original bank statements: last 2 months, saving, checking and investment accounts
- Settlement statement: if using funds from the sale of a property
- Stocks and securities: past 2 months account statements
- Sale of assets: proof of ownership, proof of sale, proof of funds transferred to you

Additional Documentation - If applicable:

- Identification: copy of driver's license or government issued photo identification
- Purchase agreement: including legal property description and any addendum(s)
- Refinances: most recent mortgage statement and copy of homeowner's insurance declaration page
- If you own additional property: provide current lease agreements, a current mortgage statement