

# Mortgage Application Checklist

Before you apply for a loan, start collecting the following information or documentation that may be required (if applicable) to complete your loan application.

## INFORMATION

### Personal Data For Each Borrower

- Social Security number & card
- Date of birth
- Residence address(es) for past 24 months. If renting, provide name, phone number & address of your landlord(s)
- Employment history of each borrower for a minimum of 24 months
  - Name, address & zip code of all employers
  - Dates of employment (include present & past)
  - Salary/bonus/commissions
- Current housing expenses including mortgage statement/stub, taxes & insurance or monthly rent
- For VA loans only - original Certificate of Eligibility, DD214 or Statement of Service
- Photo ID

## INCOME

### Salaried Employee Income Documents

- Most recent pay stubs for past 30 days with YTD
- Past 2 years of W-2 statements

## ADDITIONAL INFORMATION

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

### Additional Income or Self Employed Documents

- Personal & corporate income tax returns for past 2 years: all schedules, 1099s, & K-1s
- Partnership agreement if indicated on Schedule E
- Year-to-date profit/loss statements

### Other Permanent Income Sources

- Interest, dividends or retirement (bank statements plus tax returns for 2 years)
- Social Security (awards letter or SSA 1099 & bank statements showing automatic deposits)
- Disability (awards letter or SSA 1099, evidence continuing for 3 years)
- Pension (awards information required)
- Rental income (provide 1-yr lease or agreement plus tax return)
- Child support, maintenance or alimony (copy of divorce decree or court order)

### For Each Borrower

- Most recent bank statements for past 2 months, including all pages - even if blank
- Most recent investment statements for past 2 months, including all pages - even if blank

- Copy of the HUD-1 settlement statement for recently sold home
- Provide copy of gift letter, donor's bank statement & copy of donor's check as evidence of receipt of gift funds into borrower's account

## OTHER

### If Borrower has Finalized a Purchase Agreement

- Copy of the signed purchase agreement
- Copy of the earnest money check & proof funds have cleared the bank

### Prior to Loan Completion & Funding

- Name, address & phone number of homeowner's insurance agent
- Borrower will need to complete 4506-T form
- Complete signed divorce decree and/or separation agreement, if applicable, include any stipulations or modifications if you are:
  - Paying or receiving maintenance or child support
  - Omitting a debt due to ex-spouse responsibility

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

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