

Mortgage Application Checklist

Spend less time preparing and more time enjoying! Here is a checklist for documents needed during the loan process.

- Your most current two years of residential history
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You will need to provide the street address for every residence you have lived in during the past two years.

You are currently: LIVING SITUATION

Renting
Own

YOU NEED TO PROVIDE

Landlords contact information
Mortgage lenders name and account number

- Your most current two years of employment history
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You will need to provide dates, name address and phone number of employer(s).

- Your most current pay stub(s)
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Your most current paystub that includes year-to-date income.

- Your most current income verification information
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Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan. Please note we need all pages of the tax returns including all applicable signature and dates.

Employed:

- W-2 forms for the past two years
- Signed tax returns for the past two years if you worked on commission
- Signed tax returns for the past two years if you wish to use interest, dividend or bonus income

Self-employed:

- Signed tax returns for the past two years
- Most recent quarter-end balance sheet & profit and loss statement

Retired or other sources of income:

- Proof of other sources of income
- Interest, dividend or bonus income will also need evidence of continuation for at least 36 months

- Your most current two months asset verification information
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For all checking, saving, retirement and investment accounts:

- Complete statements must include: your name, name and address of the financial institution holding the account, account number and account balance

Any additional real estate you own:

- Address
- Mortgage information (if applicable)

- Your sales contract (if purchasing a new home)
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The sales contract must be signed by you and the seller(s) with all addendums included.