



Mortgage Application Document Checklist

The following is a list of documentation that will help us start the processing of your mortgage application. Please note that some of the items listed may NOT apply to your situation and there may even be additional documentation required at a later date.

	Borrower	Co-Borrower(s)
Personal Information		
○ Copy of your driver's license	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of your permanent resident alien card (front & back)	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of your social security card	<input type="checkbox"/>	<input type="checkbox"/>
○ List of all the children and ages in the family home	<input type="checkbox"/>	<input type="checkbox"/>
Current Housing/Property Information		
<u>For Renters:</u>		
If residing at present address for less than 2 years, please provide:		
○ All addresses, with the dates, you lived at each residence	<input type="checkbox"/>	<input type="checkbox"/>
○ Name(s) & phone number(s) of each landlord	<input type="checkbox"/>	<input type="checkbox"/>
○ Current monthly rent	<input type="checkbox"/>	<input type="checkbox"/>
<u>Existing Homeowners:</u>		
If residing at present address for less than 2 years, please provide:		
○ All addresses, with the dates, you lived at each residence	<input type="checkbox"/>	<input type="checkbox"/>
○ Current market value of your home	<input type="checkbox"/>	<input type="checkbox"/>
○ Current monthly mortgage statement	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of paid tax receipt if NOT in monthly payment	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of homeowners insurance receipt if NOT in payment	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of current HOA statement	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of lease agreement if going to rent your current home	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of listing / sales agreement if selling your current home	<input type="checkbox"/>	<input type="checkbox"/>
○ Letter explaining plans if current home isn't under contract	<input type="checkbox"/>	<input type="checkbox"/>
Employment Information		
<u>Employment Verification:</u>		
If employed at present job for less than 2 years, please provide:		
○ Name of the employer & your position/title	<input type="checkbox"/>	<input type="checkbox"/>
○ Address & phone number of the employer	<input type="checkbox"/>	<input type="checkbox"/>
○ Dates of employment (00/00/0000 thru 00/00/0000)	<input type="checkbox"/>	<input type="checkbox"/>
○ HR person's name and phone number	<input type="checkbox"/>	<input type="checkbox"/>
○ Copy of your current employment contract	<input type="checkbox"/>	<input type="checkbox"/>
If your company uses "the work number" (an HR / Human Resources company) to verify employment, I need your COMPANY'S ID and YOUR Personal Pin Number.	<input type="checkbox"/>	<input type="checkbox"/>
<u>Self-Employment Documents:</u>		
If self-employed, we need copies of the following:		
○ Current Year-to-Date Profit & Loss Statement	<input type="checkbox"/>	<input type="checkbox"/>
○ Current Year-to-Date Balance Sheet	<input type="checkbox"/>	<input type="checkbox"/>
○ Copies of the last 2 years Business Tax Returns with K-1's	<input type="checkbox"/>	<input type="checkbox"/>

Employment Information Cont.		Page 2	
Self-Employment Documents Cont.:			
<ul style="list-style-type: none"> ○ CPA's name and phone number 		<input type="checkbox"/>	<input type="checkbox"/>
Financial Information			
Income Verification:			
<ul style="list-style-type: none"> ○ All paystubs covering the last 30 days 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ W-2's for the Past 2 years 		<input type="checkbox"/>	<input type="checkbox"/>
Additional Income: Bring specific documentation to prove you receive any of these additional forms of income: Social Security (award letter) or Veteran's benefits (VA Benefits Letter), Overtime, Bonuses, Commissions, Interest Income, Retirement/Pension income (pension letter stating that the pension will continue for the next 3 years)		<input type="checkbox"/>	<input type="checkbox"/>
Tax Information:			
Copies of the following from the past 2 years of:			
<ul style="list-style-type: none"> ○ W-2's / 1099's Tax Forms 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Federal Tax Returns (all schedules - all pages) 		<input type="checkbox"/>	<input type="checkbox"/>
Bank Account Information:			
Copies of the complete statements for the past 2 months :			
<ul style="list-style-type: none"> ○ All checking account(s) 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ All savings account(s) 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Any other account(s) (Business, Money Market) 		<input type="checkbox"/>	<input type="checkbox"/>
If you have any LARGE deposits (\$250+) on any of your statements that are NOT a direct deposit from your paycheck, please explain each deposit along with copies of the deposit slip and the check that was deposited. (the bank teller can provide copies).		<input type="checkbox"/>	<input type="checkbox"/>
Additional Assets:			
<ul style="list-style-type: none"> ○ Copies of the complete statements for the past 2 months for 401k's, IRA's, CD's 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Copy of your 401k's "Terms of Withdrawal" IF you plan on pulling money from your 401k to use towards your down payment 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ For stocks, a current brokerage statement with the name of the stocks, the amount per share, and the number of shares owned 		<input type="checkbox"/>	<input type="checkbox"/>
Gift Funds:			
If you're receiving any money from a family member or significant other to use towards the purchase of this home, this is considered a GIFT . Let your Loan Officer know as soon as possible if this is what you're planning on using for your down payment. There is specific paperwork that needs to be completed.		<input type="checkbox"/>	<input type="checkbox"/>
Investment Property Information:			
If you have rental properties, please provide the following:			
<ul style="list-style-type: none"> ○ Address for each investment property 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ What did you purchase each property for & when did you purchase each property? 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Copy of all lease agreements 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Current market value for each property 		<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> ○ Current monthly mortgage statement for each property 		<input type="checkbox"/>	<input type="checkbox"/>

Investment Property Information Cont.:

- Copy of paid tax receipt if NOT in monthly payment
 - Copy of homeowners insurance receipt if NOT in payment
 - Copy of current HOA statement
- Copy of listing/sales agreement if selling any properties

Divorce or Separation Information:

- A copy of the finalized divorce decree, settlement statement or legal separation agreement along with the child support/alimony order

VA Mortgages:

- ☐ VA Mortgages help Servicemembers, Veterans and eligible surviving spouses become homeowners.
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- ☐ Provide a copy of your DD214

Bankruptcy information:

If you have had a Bankruptcy within the last 7 years, please provide:

- Complete bankruptcy paperwork with all schedules
- Copy of your bankruptcy discharge paperwork

Information on the home you're purchasing

Purchase Contract:

- Copy of your, fully executed, purchase contract with all addedums and counters
- Name & phone number of your Insurance Agent
- Copy of the earnest money check (F & B - once it clears)

Additional Notes: