

Mortgage Application Checklist



Use this handy checklist to gather the documentation typically required to help you prepare and make the process easier. Just remember each lender is different, and may request additional documents from you and any co-borrowers.

	Borrower	Co-Borrower(s)
Personal Information		
Date of Birth	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Number	<input type="checkbox"/>	<input type="checkbox"/>
Current Housing Information		
For Renters: <ul style="list-style-type: none"> Current Address Name and Address of Your Landlord Proof of Lease Current Monthly Rent Payment <p>If you've haven't lived at your current address for more than 2 years, bring this information for your previous address too.</p>	<input type="checkbox"/>	<input type="checkbox"/>
For Existing Homeowners: <ul style="list-style-type: none"> Current Address Current Market Value of Your Home Copy of all pages mortgage payment coupon/statement 	<input type="checkbox"/>	<input type="checkbox"/>
Employment Information		
Employment Verification Names, addresses, and telephone numbers of employers for the past 2 years.	<input type="checkbox"/>	<input type="checkbox"/>
Self-Employment Documents If self-employed, copies of the following from the past two years: <ul style="list-style-type: none"> Profit and Loss Statement Balance Sheet Business Tax Returns 	<input type="checkbox"/>	<input type="checkbox"/>
Income Verification <ul style="list-style-type: none"> Two Most Recent Pay Stubs with Year-to-Date Earnings W-2s for the Past Two Years (1099 if self-employed) 	<input type="checkbox"/>	<input type="checkbox"/>
Additional Income Bring documentation to prove you receive any of these additional forms of income: social security or veteran's benefits (provide copies of the award letter), overtime bonuses, commissions, interest income.	<input type="checkbox"/>	<input type="checkbox"/>

Financial Information

Tax Information Copies of the following from the past two years of: <ul style="list-style-type: none">• W-2 Tax Forms• Federal Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>
Bank Account Information Copy of most recent two (2) months statements and Account number(s) and current balance(s) for: <ul style="list-style-type: none">• Checking• Savings• IRA• 401k• Any Other Investment Account(s)	<input type="checkbox"/>	<input type="checkbox"/>
Credit Information (If you're paying off credit cards) Provide copy of most recent statement all pages	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property Information <ul style="list-style-type: none">• List of all real estate owned AND indicate which mortgage loans are assigned to each property.• Copy of current Mortgage Payment Coupon or Statement. All pages are required.• Copy of Real Estate Tax Bill• Copy of Homeowner's Hazard Insurance Declaration page	<input type="checkbox"/>	<input type="checkbox"/>
Gift Funds If money for the down payment is a gift from a relative, supply a copy of: <ul style="list-style-type: none">• Gift letter (stating the gift money does not have to be repaid)• Gift check	<input type="checkbox"/>	<input type="checkbox"/>
Divorce or Separation Information A copy of the divorce decree or maintenance agreement, along with any amendments and a 12-month payment history of alimony and/or child support payments, as well as documents if the payments are needed to verify your income and qualify for the mortgage.	<input type="checkbox"/>	<input type="checkbox"/>
Information On The Home You Are Purchasing		
Purchase Contract Copy of the executed purchase contract and any addendums. (If purchasing new construction, also include the plans and specifications).	<input type="checkbox"/>	<input type="checkbox"/>