

Mortgage Loan Application Checklist

Employment History/Income Sources

- Name, address and phone numbers of all employers for most current 24 months (2 years)
- Most current two years W-2's/1099/k-1 (if applicable)
- Most recent pay stubs from employer with year to date earnings which cover the last consecutive 30 days worth of pay
- If income is derived from pension/social security need Award Letter from current year
- Most recent pension/retirement statement
- Last 2 years Federal Tax Returns (including all pages and schedules)

Self-Employed Borrowers & Commissioned Income

- Most recent two years' of Business Tax returns with all schedules if your ownership is greater than or equal to 25% of the company with all pages and schedules

Sources of Funds for Closing

- Most recent two months bank statements for all accounts to be used for covering down payments, closing costs, and reserve requirements. (include all pages, even the ones that say 'this page left intentionally blank')
- Sales contract for current pending home sale
- Closing statement on sale of a prior home (final HUD settlement statement)
- If using gift funds, we can help prepare a gift letter and instruct on how to verify those funds

Debts/Obligations

- Mortgage statement for every mortgage on every property owned
- Insurance Declarations page for each property owned

Miscellaneous Information and Documentation

- Initial deposit for credit report and appraisals
- Copy of Earnest Money Agreement and cleared check
- Purchase and sale agreement with all pages and listed addendum
- Bankruptcy papers and discharge, if applicable
- Credit inquiry letter of explanation
- Letter to address AKA's listed on credit report and address discrepancies
- Divorce Decree, if recent
- Rental agreements for any investment properties obtained in the last 12 months
- DD214 for VA loans
- Social Security Cards, Valid Driver's license, passport, and/or other government issued documents that can identify the borrowers
- Contact information for preferred insurance agent

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