

# MORTGAGE APPLICATION CHECKLIST

We have prepared the following list as thoroughly as possible. However, our review of the items requested can result in a need for additional information. With this in mind, please respond quickly to this request. It will aid us in our attempt to provide you with prompt and efficient service. Copies of all items are acceptable unless otherwise noted.

## **For all loan programs:**

- ❖ Photo ID with current address and copy of Social Security Card
- ❖ Paystubs covering most recent 30 days
- ❖ Award letter for social security , pension, retirement or VA compensation (if applicable)
- ❖ Two most recent W-2's and/or 1099's
- ❖ Complete copies of **Personal** tax returns for the last two years. Provide **ALL** pages and schedules filed with the Federal Return (1040). State Return not needed
- ❖ Complete copies of **Business** tax returns for the last two years. Provide **ALL** pages and schedules filed with the Federal Return including K-1's. State Return not needed (if applicable)
- ❖ Evidence of receipt of alimony or child support for the last 12 months if income is to be considered for qualifying. You will also need to provide proof that the income will continue for 3 years after the close of escrow
- ❖ Name, address and phone number for all landlords during the last 24 months
- ❖ Lease/rental agreements for all rental properties owned if property is not listed on tax returns OR if rental terms have change significantly since last tax return filing.
- ❖ Most recent mortgage statement for current home and/or investment properties. If taxes and insurance are not included in the monthly mortgage payment, provide copy of insurance and most recent tax bill
- ❖ Two most recent monthly statements for all savings, checking, investment and retirement accounts that are to be considered as part of the application. Please provide **ALL** pages of each statement even if you think pages are not relevant.
- ❖ Divorce decree and /or separation agreement (if applicable)
- ❖ Full set of bankruptcy papers including initial filing AND discharge (if bankruptcy occurred during last ten years)

## **For VA Loans:**

- ❖ Copy of military ID
- ❖ Copy of orders if being transferred to the area where you will be purchasing
- ❖ Copy of DD-214 discharge papers OR statement of service if currently on active duty

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