

Mortgage Application Checklist

Be Prepared

When you are ready to apply, please be prepared to provide the following application and property documentation to your loan officer:

- For Home Purchase Loans:** Sales contract with all parties signatures along with a copy of the cancelled earnest money check in which paid for the deposit toward the home purchase.
- For Refinance Loans:** A copy of the warranty deed and any current mortgage and/or bill payoff information (copies of last statements). A copy of the current tax and home insurance expenses along with a copy of the survey and owner's title insurance policy.
- Residency:** If you have been renting within the last two years:
 - a. Complete address
 - b. Landlord information (name, address, and phone)
- Employment:** Name(s), address(es), and phone numbers of all employers for the past two years.
- Relocation:** Copy of employer's relocation agreement.
- Income:**
 - a. Past two years W-2 or 1099 forms.
 - b. Past two years Tax Returns (**all pages and schedules**) for any persons who are:
 - Self-employed, also need a year-to-date profit and loss statement
 - Also Corporate Returns (if applicable)
 - Commissioned or Bonus (if earnings over 25%),
 - Using rental/investment income to qualify.
 - c. Last 30 days period of pay stubs (including bonus and/or commission pay).
- Assets:** Two months bank statements (**all pages**) on all checking, savings, credit union, and investment accounts (including retirement).
- Current Liabilities:**
 - a. List of Current balance and minimum monthly payments.
 - b. If recently paid off, then copy of the payoff statement.
- Divorce or Separated Persons:** Complete divorce petition and signed, recorded final decree and/or separation agreement.
- Bankruptcy:** Complete bankruptcy papers and list of creditors
- Rental Properties:** Copies of current leases if own less than 12 months if over 2 years Tax Returns.