

APPLY NOW



Follow this mortgage documentation checklist to better understand the mortgage documents needed for an application.

A. Personal Identification

- Government-issued identification (Driver's License or Passport)
- Social Security Number
- Address of Primary Residence
- Resident Alien Card or Visa (if not a U.S. citizen)

B. To verify income, please submit the following:

- Copies of pay stubs for the most recent 30-day period
- If you recently changed employment, a copy of your Employment Contract/Offer Letter
- Most recent two years W-2 forms
- Most recent two years Federal Tax Returns (Form 1040, all schedules)

C. If Self Employed, please submit the following to verify income:

- Most recent two years Corporate Tax Returns (Federal Only)
- Year-To-Date Profit and Loss Statement and Balance Sheet (signed by borrowers)
- CPA letter stating the length of Self Employment, years filing taxes and % of ownership

D. To verify Assets, please submit the following:

- Bank Statements (most recent two months – all pages)
- Brokerage Accounts (most recent two months – all pages)
- 401(k) / IRA (most recent two months or quarterly statements)
- A gift letter from a donor (if applicable)
- Verification of down payment funds

E. To verify Liabilities, please submit the following:

- If you are currently renting, provide name and address of the landlord
- If you are currently paying alimony or child support, a complete copy of the Divorce Decree
- If you are refinancing, provide the most recent mortgage statement(s)
- If you have a Home Equity Line of Credit, will you be closing it? __Yes __No

E. If a purchase transaction:

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

F. If you are selling a home:

- Please submit a copy of the Binder or Purchase Agreement signed by all parties (including ALL ADDENDUMS)

G. Credit:

- Copies of canceled rent checks
- Canceled mortgage payment checks for the last 12 months (if applicable)
- Addresses of all real estate owned and evidence of taxes and insurance