



Mortgage Application Documentation Checklist

Personal

- Driver's License
- Social Security Card
- Divorce decree (if applicable)
- Proof of Veteran status (for VA loan)

Employment & Income

- Federal income tax returns for the previous two years
- W-2 forms for the previous two years
- Pay stubs for the past 30 days
- Proof of additional income such as Social Security benefits, child support, or alimony (if applicable)
- If self-employed, previous two years and year-to-date profit and loss statements
- If self-employed, balance sheet for the most recent quarter

Assets

- Statements for checking and savings accounts for the last three months
- Statements for retirement funds and other investments for the last three months
- Titles for automobiles and other property
- If part of the down payment comes from a gift, a gift letter stating that the funds do not need to be repaid

Liabilities

- Most recent statements for credit cards, loans, and other credit
- Canceled checks (or other proof of payment) for rent or mortgage for the last 12 months
- Court documentation for bankruptcy or judgement (if applicable)
- Listing agreement or sales contract for current home (if applicable)

Property

- Sales Contract
- Proof of earnest money deposit
- Proof of homeowners insurance (you will need this prior to closing)
- Contact information for homeowners' association (HOA is applicable)