



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)