



Mortgage Application Checklist

You will need the following items when submitting your mortgage loan application:

Please read through the list and include any items that pertain to you.

1. Signed purchase agreement (if applicable)
2. Residence address for past 2 years
3. Name and address of landlord for past 2 years (put on back page of application)
4. Current pay stub verifying 30 days of income and year-to-date income, including overtime, commissions or bonus income
5. W-2 forms for all employers covering the last 2 years
6. If you are self-employed, provide a copy of Corporate or Partnership tax returns for last 2 years, including all schedules and signed by a company officer, as well as individual tax returns
7. If you are self-employed, provide copies of your balance sheet for the last 2 years
8. If you are self-employed, provide a copy of your profit and loss financial statement through the most recent quarter/month
9. Copy of your most recent social security awards letters
10. Copy of your most recent pension/retirement check, or if direct deposited, a copy of your bank statement that shows the deposited source and amount
11. Most recent copy of your disability award letter
12. Copy of divorce decree
13. Complete bank statements (for all accounts used in making your down payment or paying closing costs) or any other asset verification, covering last 2 months
14. Completed itemized list of all monthly payments made by you, including:
 - Rent
 - Mortgage
 - Credit Cards
 - Installment Loans
 - Credit Union Loans
 - Student Loans
 - Alimony Payments
 - Child Support Payments
 - Automatic Payroll Deductions (ACH)
15. Copy of your most recent Real Estate tax bill if you plan to escrow RE taxes and/or your insurance premium

Prior to your loan closing (once approved), you will need to show proof of the following:

1. Homeowners Insurance
2. Flood Insurance (if applicable)
3. Termite Inspection

