

# Mortgage Application Document Checklist

The amount of information a lender requires to process a mortgage application can be overwhelming. Use this handy checklist to gather the documentation typically required to help you prepare and make the process easier. Just remember each borrower is different, and we may request additional documents from you and any co-borrowers.

	Borrower	Co-Borrower
<b>Personal Information</b>		
Date of Birth and Social Security Number	<input type="checkbox"/>	<input type="checkbox"/>
<b>Current Housing Information</b>		
<b>For Renters:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Name, Address and Phone Number of your Landlord</li> <li>Current Monthly Rent Payment</li> </ul> <i>If you haven't lived at your current address for more than 2 years, bring this information on your previous address, also.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>For Existing Homeowners:</b>		
<ul style="list-style-type: none"> <li>Mortgage Statement reflecting Lender, Acct #, Payment and Balance</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Employment Information</b>		
<b>Employment Verification:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Name, Address, and Phone Number of Employers of past 2 years</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Self-Employment Documents:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Year-to-Date Profit and Loss Statement</li> <li>Business &amp; Personal Federal Tax Returns for past 2 years</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Financial Information</b>		
<b>Income Information:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Most Recent Pay Stubs with Year-to-Date Earnings</li> <li>W-2 / 1099 for the past two years</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Additional Income:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Award letters for Disability, Social Security or Veteran's benefits.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Tax Information:</b>	<input type="checkbox"/>	<input type="checkbox"/>
<ul style="list-style-type: none"> <li>Federal Tax Returns for past 2 years</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bank Account Information:</b>		
Account number and current balance for:		
<ul style="list-style-type: none"> <li>Checking, Savings, any accounts with funds for closing</li> <li>Statements for past 2 months</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Gift Funds:</b>		
If money for the down payment is a gift from a relative, supply:		
<ul style="list-style-type: none"> <li>Gift Letter (we have a form letter you can use)</li> <li>Copy of Gift Check</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Investment Property Information</b>	<input type="checkbox"/>	<input type="checkbox"/>
Federal tax returns with the schedule of all real estate property you own, plus Lender name and account number if any property you own is not paid for. Mortgage Statement (and verification of tax and insurance amounts)		
<b>Information on the Home you are Purchasing</b>		
Copy of the executed purchase contract and any addendums.	<input type="checkbox"/>	<input type="checkbox"/>
Name and Phone Number of your Insurance Agent (Homeowner's)	<input type="checkbox"/>	<input type="checkbox"/>