



## MORTGAGE LOAN APPLICATION CHECKLIST

To help you prepare for your Home Mortgage Loan Application appointment, the following checklist outlines the basic items/information needed as well as potential supporting documentation that may be required. Additional documentation may be requested during the underwriting process.

### INFORMATION NEEDED TO COMPLETE AN APPLICATION:

- A copy of an unexpired photo ID (Driver's License) for each applicant.
- For a purchase transaction a copy of the fully executed purchase agreement, with all addendums, and a copy of the front and back of the cleared earnest money check once it has cleared.
- For a refinance transaction, a copy of your current mortgage statement and your current homeowner's insurance policy.
- Residence address for the past (2) years.
- Employment history for the last two (2) consecutive years, including dates employed, names, address and phone number of employer.
- List of monthly payments made by you that would not be included on a credit report, such as rent, union dues, child support, etc.

### DOCUMENTS NEEDED TO SUPPORT INFORMATION PROVIDED IN APPLICATION:

- Complete copies of bank statements or other account statements verifying any assets being used for qualification purposes. All pages of the statements are required.
- If a W-2 wage earner, most recent two (2) years W-2s and most recent pay stub(s) covering a 30 day period.
- If receiving Bonuses and/or Commissions, provide signed copies of complete personal federal tax returns with all schedules for the last two (2) years. The copies need to be signed and dated and can be made at the bank at no charge.
- Most recent two (2) years personal tax returns including all schedules. The copies need to be signed and dated and can be made at the bank at no charge.
- If Self-Employed, other than a sole proprietor two (2) years K-1's, complete copy of Corporate, S-Corporation, or Partnership tax returns for the last two (2) years, including all schedules and signed by a company officer.
- If receiving Social Security, Pension, Disability, or other Retirement income, a copy of your most recent award letter and a copy of your most recent full bank statement showing the deposit source and amount.
- If applicable, a copy of divorce decree and filed property settlement agreement.
- If receiving Child Support or Alimony (and wish to include as income), a copy of the recorded divorce decree, including all pages, and bank statements to document proof of receipt for 12 months.
- If you have filed for bankruptcy within the past 7 years, please provide a copy of the discharge and all schedules showing which debts were included in the bankruptcy.

### INFORMATION NEEDED PRIOR TO LOAN CLOSING:

- Homeowner's insurance agent contact information.

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