

MORTGAGE CHECKLIST

MAKE THE APPLICATION PROCESS SMOOTHER

Applying for a mortgage loan doesn't have to be scary if you're well prepared. Have these documents ready to help the process move smoothly once you've decided to proceed with the loan.

EMPLOYMENT INCOME VERIFICATION

- Last two years of W-2 statements and a consecutive 30 days of pay stubs including year-to-date earnings
- Proof of additional income earnings – Social Security, Child Support, Alimony
- Last two years Personal Federal Income Tax Returns
- (If Self-Employed) Current and prior year Business Federal Tax Returns

ASSET VERIFICATION

- Last three months of your checking, savings, and investment statements

COLLATERAL

- Signed sales contract and any addenda on the purchase of the home
- Name and telephone number of insurance agent
- Title company or settlement name and contact info
- Copy of Earnest Money Check

LEGAL

- Copy of Photo ID and/or Permanent Resident Alien card – if applicable
- Copy of Revocable Trust – if applicable
- Copy of recorded Divorce Decree – if applicable

Additional information may be needed depending on your individual circumstances. No verification documents are needed to receive a loan estimate.

