

MORTGAGE APPLICATION CHECKLIST

- ☐ Most recent 30 days pay stubs.
- ☐ W-2's for last 2 years.
- ☐ Social Security award letters and pension income documentation.
- ☐ Personal and business filed federal tax returns for the last 2 years; include all 1099's and K1's as well as all pages and schedules.
- ☐ Brief explanation for change in employment/income.
- ☐ 2 months most recent bank statements for all checking, savings and investment accounts. Provide *ALL* pages of the statements, even if the pages are blank.
- ☐ If you have any large deposits (not including payroll, disability or social security deposits) into your bank accounts, we will need a letter of explanation and the corresponding documentation of the deposits (ie. canceled check from the deposit and the deposit slip).
- ☐ Provide most recent 2 months or most recent quarterly 401K/Retirement statements.
- ☐ Mortgage statements, homeowners insurance, property tax and homeowners association documentation for all real estate owned.
- ☐ Copy of the most recent survey of your home.
- ☐ Please provide legible copies of all lease agreements for all rental properties.
- ☐ Name and contact information for current landlord.
- ☐ Complete divorce decree and/or separation papers and Child Support Order.
- ☐ Legible copy of Driver's License and Social Security Card.
- ☐ DD214 VA Form and a VA Disability Award letter.
- ☐ Bankruptcy Discharge and List of Debtors.
- ☐ Homeowners insurance agent contact information.

Please note: Once your earnest money check clears your bank account, we will need a bank/Internet printout from the date of your last statement to current date to show the clearing of the check and the most current balance.