

MORTGAGE LOAN APPLICATION CHECKLIST

To ensure that your mortgage application process goes as smoothly as possible, please bring the following documentation to your mortgage loan application appointment. This same information is also required for a co-borrower, if applicable.

Customer Information

- Social Security Number
- Landlord's name and address (if currently renting, or have within the last two years)
- VA Certificate of Eligibility (if applying for a Federal VA Loan)

Employment Information

- Employer payroll address from last two years
- Annual Gross Salary (copy of pay stub covering most recent 30 day period)
- If self-employed, copies of the last two years' Federal Income Tax returns, a current financial statement and a year-to-date profit and loss statement
- Social Security/Disability/Pension Income verification

Assets

- Copies of last two months' statements for all checking, savings, money market, mutual funds and stock accounts
- List of all properties owned
- Most recent retirement account statements
- Autos and other assets not included above

Liabilities

- A complete list of monthly financial obligations along with current balances, monthly payments and the names, address and account numbers of creditors. This includes charge accounts like VISA and Mastercard, American Express and department stores, auto and school loans, or any other consumer loans/co-signed loans
- Copy of any land contracts
- Supporting documentation to verify payment amounts for child support/alimony or maintenance, address where payments are made and case number

Additional Information

If purchasing a home:

- Signed offer to purchase with all amendments and counter offers

If selling / sold a home:

- Copy of offer to purchase on current home or copy of closing statement on previous home sold

If refinancing a home:

- Evidence of existing title insurance policy or abstract

If building a new home:

- Signed offer to purchase on lot and/or title evidence
- Construction agreement, cost breakdowns, and blue prints