# Mortgage Loan Application Checklist

*Follow this checklist to help make your loan application an easy, hassle-free experience.*

- ☐ **Purchase Contract** (for the purchase of your new home – be sure dates you are committing to are realistic)
- ☐ **Sales Contract** (if you are selling your present home)
- ☐ **All original paystubs for the last 30 days** (showing year-to-date earnings, name and company name)
- ☐ **Original copies of your most recent 2 years of W-2's**
- ☐ **Documentation on all sources of income** used to qualify (SS Award Letters, 1099 for retirement income, other income)
- ☐ **If you have a rental property**, provide your most recent 2 years of tax returns with all schedules and current rental agreement
- ☐ **If you are self-employed** or receive a 1099, provide your most recent 2 years of tax returns with all schedules and a year-to-date profit and loss statement and balance sheet
- ☐ **If you own 25% or more of your corporation**, provide the most recent 2 years of corporate tax returns with all schedules and a year-to-date profit and loss statement and balance sheet
- ☐ **If you are commissioned**, provide your most recent 2 years of tax returns with all schedules and year-to-date employee business expenses
- ☐ **Information on residence history** (for the past two years)
- ☐ **Information on all outstanding loans and credit cards** – your credit report will be the primary driver of this information, but please bring documentation on any new obligations (especially student loan repayment terms)
- ☐ **Originals of the last 2 months' bank statements** for all accounts (all pages indicated in your Bank Account printout, even if blank)
- ☐ **Information on Real Estate you currently own** (property appraisal, current monthly mortgage payment amount, outstanding balance due, etc.)
- ☐ **Check or credit card payment** for appraisal and credit report fees
- ☐ **Certified copy of the closing statement of your existing home** (if you have already sold your home)
- ☐ **If divorced,** all papers including marital termination agreement & final decree (signed by the court)
- ☐ **Copy of your driver's license and social security card** – or we can make copies for you (FHA loans only)
- ☐ **Original certificate of eligibility and DD Form 214** (VA loans only)

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