



Mortgage Application Documentation Checklist

Personal

- Driver's license
- Social Security card
- Divorce decree (if applicable)
- Proof of veteran status (VA loans only)

Employment/Income

- Federal income tax returns for the previous two years
- If self-employed, will need business tax returns for two years including 1120s and K-1's
- Paystubs for the previous 60 days
- Proof of addition income, such as Social security benefits (Award letter), child support, or alimony (if applicable)
- Balance sheet for the most recent quarter (if self-employed)
- YTD P&L for self-employed

Assets

- Statements for checking and savings accounts for the last three months (all pages are required)
- Statements for retirement funds and other investments for the last three months
- If part of the down payment comes from a gift, a gift letter stating that the funds do not need to be repaid

Liabilities

- Most recent statements for credit cards, loans and other credit
- Cancelled checks (or other proof of payment) for rent or mortgage for the last 12 months
- Court documentation for bankruptcy or judgement (if applicable)
- Listing agreement or sales contract for current home (if applicable)

Property

- Sales contract
- Proof of earnest money deposit – copy of cancelled check
- Proof of homeowners insurance (needed before closing)
- Contact information for homeowners association (if applicable)