


MORTGAGE APPLICATION CHECKLIST

We understand your time is valuable and shouldn't be wasted. In order to process your loan application quickly, please use the checklist below to make sure you have the items needed at your appointment.

- Photo ID for all applicants
- Sales agreement on house or lot
- For refinances, copy of deed
- For a Construction Loan, the price contract, plans and specifications
- List of assets (checking and savings accounts, mutual funds, IRAs, 401(k)s, e.g.). Also include:
 - Addresses, account numbers, balances
 - Bank statements for the past three months
- List of liabilities (loans, credit cards, student loans, child care, e.g.). Also include:
 - Addresses, account numbers, balances
 - Payments
- Tax returns for the previous 2 years to include W-2's and all attachments
- Most recent pay stub, showing a 30-day history and year-to-date income
- Name, address, and phone number of employer for last two years
- Verification of any non-W2 income (e.g., Social Security award letter)
- Other outstanding loan information:
 - Co-signer - name, address, account number, payment, balance
 - Co-maker - name, address, account number, payment, balance
 - Guarantor - name, address, account number, payment, balance
- Your address for the last two years
- If you rent, landlord's name and address for last two years
- If you owned other real estate:
 - Rental agreements or leases
 - Tax returns showing any rental income for the last two years.
- If you are a non-U.S. resident citizen:
 - Green card
- If self-employed:
 - Profit and Loss statement for the current year
 - Complete individual and business tax returns for the past two years with W-2 and 1099 forms
- If purchasing a home under housing agency programs:
 - Copies of last three years income tax returns
- If you provided the realtor with a deposit:
 - Copy of the check

Please note that further documentation may be required, depending on your situation.

Call me today for more information.

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