



Home Loan Application Check List

Applicant(s) Name _____
Address _____
City, State, Zip _____
Real Estate Co. _____

The following information is a list of items required for the mortgage application Process.

- _____ Government issued photo ID- 2 forms
- _____ Original paystubs covering the most recent 30 day period for each applicant.
- _____ Original W-2 forms for the past two years for each applicant.
- _____ Federal tax returns for the past two years, all schedules are required.
- _____ Complete business tax returns for the past two years, if self-employed or you own more than 25% of a business.
- _____ Year to date profit and loss statement (if self-employed).
- _____ Original bank statements for the past three months for all checking and savings accounts.
- _____ Original Investment, 401K and IRA statements showing the last three months activity
- _____ Copy of purchase contract, signed by all buyers and sellers.
- _____ Copy of earnest money check.
- _____ Copy of real estate tax bill (if refinance).
- _____ Copy of mortgage statements or account numbers and lender phone numbers for all mortgages (if refinance).
- _____ Name, address and phone number of landlord for the last 12 months, if you are currently renting or have rented in the past 24 months.



Other Documentation (if applicable):

- _____ Divorce decree and property settlement.
- _____ Credit explanation for derogatory credit.
- _____ Written explanation if employed less than 2 years or gaps of employment.
- _____ Homeowners insurance.
- _____ Source of down-payment (copies of statements, closing statement (if from sale of property)).
- _____ Gift letter and copies of statements showing proof of ability to provide gift.
- _____ Bankruptcy papers (complete copy) including discharge.
- _____ Social Security awards letter.
- _____ Alimony/child support orders (if using for qualification).