



Home Mortgage Loans Application Checklist

To help you prepare for your Home Mortgage Loan Application appointment, the following checklist outlines the basic items/information needed as well as potential supporting documentation. Note: *Additional documentation may be requested during the underwriting process as a result of information contained in the documents provided.*

Information needed to complete an application:

- For a purchase transaction, a fully executed sales contract/purchase agreement, with all addendums (including any property upgrades).
- Residence address(es) for the past two (2) years.
- Employment history for the last two (2) consecutive years, including dates employed, name, address, and phone number of employer.
- List of monthly payments made by you that would not be included on a credit report, such as rent, alimony, child support, etc.

Documents needed to support information provided in application:

- Complete copies of bank statements (for all your accounts), or statements verifying any other assets being used for qualification purposes, covering the last two months. All pages of the statements are required.
- If a W-2 wage earner, most recent two (2) years W-2s and most recent pay stub covering a 30 day period, including overtime, bonuses, and commission income.
- If receiving Bonuses and/or Commissions, provide signed copies of complete personal federal tax returns with all schedules for the last two (2) years.
- If a Self-Employed borrower, most recent two (2) years personal tax returns including all schedules. Also provide a copy of your Profit and Loss Statement through the most recent quarter/year.
- If Self-Employed, other than a sole proprietor, complete copy of Corporate, S-Corporation, or Partnership tax returns for the last two (2) years, including all schedules and signed by a company officer.
- If receiving Social Security, a copy of your most recent Social Security Award Letter.
- If receiving Pension/Retirement, a copy of your most recent Pension/Retirement check or if direct deposit, a copy of your bank statement showing the deposit source and amount.
- If receiving Disability, a copy of your Disability Award Letter.
- If receiving Child Support or Alimony (and wish to include as income), a copy of the divorce decree, including all pages.
- Copy of divorce decree and filed property settlement agreement, if applicable.

Information needed prior to loan closing:

- Homeowners insurance declaration page
- Flood insurance declaration page, if property is identified as being in a flood zone

