

Loan Application Checklist

Mortgage Application checklist

- Signed Purchase Agreement (if applicable).
- Residence address(es) for past two (2) years.
- Employment history for the last two (2) consecutive years. Including: dates employed name, address and phone number of employer
- Current pay stub(s) verifying 30 days of income and year-to-date income, including any overtime, commission or bonus income.
- W-2 forms for all employers covering the last two (2) years
- If you are self-employed or are paid commission income, provide signed copies of personal federal tax returns with all schedules for the last two (2) years.
- If you are self employed, provide a copy of Corporate or Partnership tax returns last two (2) years, include all schedules and signed by a company officer.
- If you are self-employed, provide copies of your balance sheet for the last two (2) years.
- If you are self-employed, provide a copy of your Profit and Loss Financial Statement through the most recent quarter/month.
- Copy of your most recent Social Security Award Letters (if applicable)
- Copy of your most recent Pension/Retirement check, or if direct deposited, a copy of your bank statement that shows the deposit source and amount (if applicable)
- Most recent copy of your Disability Award Letter (if applicable)
- Copy of Divorce Decree (if applicable)
- Complete Bank Statements (for all accounts), or any other asset verification, covering the last two (2) months
- Complete itemized list of all monthly payments made by you, including:
 - Rent
 - Mortgage
 - Credit Cards
 - Installment Loans
 - Student Loans
 - Alimony payments
 - Child Support payments
 - Automatic payroll deductions (H)
- Form of payment for credit report and appraisal fee (check accepted)