



Home Mortgage Loan Application Checklist

The following checklist outlines the basic items and information needed to apply for a home mortgage loan. 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:

- ☐ Residence address(es) for the past five (5) years.
- ☐ Employment history for the last five (5) consecutive years, including dates employed, name, address and phone number of employer.
- ☐ List of debt including balances and monthly payments, including rent, alimony, child support, etc.
- ☐ For a purchase, a fully executed sales contract/purchase agreement, with all addendums.

Documentation to support information provided in the 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 (2) months. Please provide all pages.
- ☐ If a W-2 wage earner, 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 tax returns with all schedules for the last two (2) years.
- ☐ If self-employed, 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 Pension/Retirement check or if direct deposit, a copy of your bank statement showing the deposit source and amount.
- ☐ In receiving Disability, a copy of your Disability Award Letter.
- ☐ In 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.

Documentation needed prior to loan closing:

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

