

Date _____

Use this convenient checklist to make filling out the mortgage application a breeze. It outlines the basic items, supporting documentation, as well as other information needed to process your loan application. If you are planning to submit a joint mortgage application, this information will be needed for all applicants. Please note that additional documentation may be requested during the underwriting process.

Your Property

- Copy of signed sales contract including all riders, if a home purchase
- Names, addresses and telephone numbers of all realtors, builders, insurance agents and attorneys involved
- Copy of the listing sheet and legal description of the home, if available. If the property is a condominium, please provide a condominium declaration, by-laws and most recent budget

2 Your Income

- Copies of your (and co-applicant's) paystubs for the most recent 30-day period
- Copies of your (and co-applicant's) W-2 forms for the past two years
- Names and addresses of all employers for the last two years

If you (or co-applicant) are self-employed or receive a commission or bonus, interest/dividends or rental income:

- Provide full tax returns for the last two years PLUS year-to-date Profit and Loss Statement. Please provide complete tax returns including attached schedules and statements. *(If you have filed an extension, please supply a copy of the extension.)*
- K-1's for all partnerships and S-Corporations for the last two years. *(Please check your return as most K-1's are not attached to the 1040.)*
- Completed and signed Federal Partnership (1065) and/or Corporate Income Tax Returns (1120) including all schedules, statements and agenda for the last two years. *(Required only if your ownership position is 25% or greater.)*

If you will use Alimony, Maintenance or Child Support to qualify:

- Provide divorce decree/court order stating amount and proof of receipt of funds for the last year

If you receive Social Security income, Disability or VA benefits:

- Provide award letter from agency or organization

Source of Funds and Down Payment

- Sale of your existing home - provide a copy of the signed sales contract for your current residence, and statement or listing agreement, if unsold. *(At closing, you must also provide a settlement/Closing Statement.)*
- Savings, certificates of deposit (CD), checking or money market funds - provide copies of bank statements for the last 3 months
- Stocks and bonds - provide copies of your statement from your broker or copies of certificates
- Gifts - if part of your cash to close, provide a gift affidavit and proof of receipt of funds.

Based on information appearing on your application and/or your credit report, you may be required to submit additional documentation.

3 Debt or Obligations

- Prepare a list of all names, addresses, account numbers, balances, and monthly payments for all current debts with copies of the last three monthly statements.
- Include all names, addresses, account numbers, balances, and monthly payments for mortgage holders and/or landlords for the last two years.
- If you are paying alimony, maintenance, or child support, include marital settlement/court order stating the terms of the obligation.