

Mortgage Application Checklist

My goal is to facilitate a smooth transaction for each and every one of my clients. Having accurate and complete information upfront is the key to a hassle-free home financing experience. This checklist will help you prepare so that I can serve you more efficiently.

All Applicants:

- Most recent two years' W-2 forms
- Consecutive pay stubs for most recent 30 days
- Most recent bank statement for all checking & savings accounts (all pages)
- Most recent statement for all 401k, retirement or investment accounts (all pages)
- Contact information for insurance agent
- Photocopy of driver's license or state-issued photo ID

If Applicable:

- If self-employed or earn commission income - two years tax returns (business & personal)
- Diploma or transcript if student during past two years
- Leases for current rental properties & most recent 2 years' personal tax returns
- Divorce decree or support order for child support/alimony payment or receipt
- Name and address of landlord if presently renting or have rented in previous 24 months
- Bankruptcy discharge papers (complete copy) if you've declared bankruptcy within previous 7 years
- Social Security, retirement or pension annual benefit letter or proof of income
- Relocation benefit information
- _____
- _____

If you are Purchasing a Home:

- Copy of purchase agreement signed by all parties
- Real Estate Agent contact information
- Copy of purchase agreement for present home if you are selling
- Copy of lease for present home if you are going to rent out your property
- Copy of listing if existing home is not sold yet
- Estimate of proceeds
- Pre-approval letter for buyer of existing home



If you are Refinancing:

- Recent billing statements for debts being refinanced or consolidated
- Homeowner's insurance declarations page