



Mortgage Application Checklist

Items needed for a mortgage application as applicable

- 1 Signed Purchase Agreement (if applicable).
- 2 Residence address(es) for past two (2) years.
- 3 Employment history for the last two (2) consecutive years. Include dates employed, and name, address and phone number of employer.
- 4 Current pay stub(s) verifying 30 days of income and year-to-date income, including any overtime, commission or bonus income.
- 5 W-2 forms for all employers covering the last two (2) years.
- 6 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.
- 7 If you are self-employed, provide a copy of Corporate or Partnership tax returns for the last two (2) years, include all schedules and signed by a company officer.
- 8 If you are self-employed, provide copies of your balance sheet for the last two (2) years.
- 9 If you are self-employed, provide a copy of your Profit and Loss Financial Statement through the most recent quarter/month.
- 10 Copy of your most recent Social Security Award Letters (if applicable).
- 11 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).
- 12 Most recent copy of your Disability Award Letter (if applicable).
- 13 Copy of divorce decree (if applicable).
- 14 Complete bank statements (for all accounts), or any other asset verification, covering the last two (2) months.
- 15 Complete itemized list of all monthly payments made by you, including:
 - Rent
 - Mortgage
 - Credit Cards
 - Installment Loans
 - Student Loans
 - Child Support Payments
- 16 Automatic payroll deductions (ACH)