

# MORTGAGE CHECKLIST

## MAKE THE APPLICATION PROCESS SMOOTHER

Applying for a mortgage loan doesn't have to be scary if you're well prepared. Have these documents ready to help the process move smoothly once you've decided to proceed with the loan.

### EMPLOYMENT INCOME VERIFICATION

- Last two years of W-2 statements and a consecutive 30 days of pay stubs including year-to-date earnings
- Proof of additional income earnings – Social Security, Child Support, Alimony
- Current and prior year Personal Federal Income Tax Returns
- (If Self-Employed) Current and prior year Business Federal Income Tax Returns, all pages and schedules with Year-To-Date Profit and Loss Statements

### ASSET VERIFICATION

- Last three months of your checking, savings, and investment statements

### COLLATERAL

- Signed sales contract and any addenda on the purchase of the home
- Name and telephone number of insurance agent
- Title company or settlement name and contact info
- Copy of Earnest Money Check

### LEGAL

- Copy of Photo ID and/or Permanent Resident Alien card – if applicable
- Copy of Revocable Trust – if applicable
- Copy of recorded Divorce Decree – if applicable

Additional information may be needed depending on your individual circumstances. No verification documents are needed to receive a loan estimate.

