



Mortgage Application Checklist

The following checklist is for information typically required by a lender at the time of your mortgage loan application:

- Application Fee (usually covers home appraisal and credit report) - amount may vary by lending institution.
- Sales Contract - legible and signed by both Buyer(s) and Seller(s).
- Social Security Numbers - for ALL applicants.
- Complete Residential Addresses for the past two years (including names and addresses of landlords).
- All Income earned for the past two years (including names and addresses of employer(s)).
- W-2 Forms - Copies off previous two years (If self-employed or paid by commission, include copies of previous two years' Federal Income Tax Returns (with all schedules) and a year-to-date profit and loss statement).
- Pay Stubs for current month (or other acceptable proof of income).
- Monthly Obligations - Including auto loans, charge cards, student loans, personal loans, installment loans, or other mortgage loans.
- Deposit Accounts and Assets - Including checking, savings, CDs, stocks, bonds, IRAs, etc. Copies of the three most recent monthly statements including name, address, account number, and balance.
- Optional - If including income from child support or alimony: copies of court records, cancelled checks or letter from Social Services showing receipt of payment.