

When you're applying for a Mortgage loan, the following list of documents will help your Loan Officer streamline the process.

*Application checklist:*<sup>1</sup>

- Most recent two years W-2s from all employers
- Most recent pay stubs covering a full 30 days. HR contact information would be helpful for the verification of employment<sup>2</sup>
- Two most recent bank statements, all pages
- Most recent statement of other assets; 401 k, IRA, Money market, etc., all pages
- Copy of current state issued driver's license
- Documentation for any child support, alimony, social security payments or retirement pension<sup>3</sup>
- Information on any other homes owned, recent mortgage statement and copy of current insurance, if applicable
- Two most recent years of returns for personal and if self-employed, need business returns. Include all schedules, pages and K-1 statements
- Extension to file returns, if past time to file for current year
- Documentation of other income you want to be considered

*For home purchases when there's an accepted contract:*

- Copy of the fully-executed contract with a copy of the cleared earnest money deposit, front & back
- Insurance contact information, hazard insurance and flood, if flood insurance is required



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1. The documents in this list are for educational purposes only and are not required to submit your mortgage application. Additional documents may be required for your loan. We will order a credit report after receiving your application. An updated credit report is ordered within 48 hours of loan closing.
2. Employment is verified within 48 hours of loan closing.
3. Income derived from alimony, child support, or separate maintenance payments need not be revealed if you do not want us to consider it.