



CHECKLIST OF ITEMS NEEDED FOR A MORTGAGE LOAN APPLICATION

- Copy of driver's license for each borrower and permanent resident card or work visa, if applicable.
- Residence history for past two years.
- Copy of listing agreement and/or contract of sale on current home, if applicable.
- If relocating, copy of relocation agreement.
- If not selling current home prior to purchasing new home, provide copy of mortgage coupon, property tax and home owner's insurance information on current home.
- Copy of pay stubs for the most recent 30-day pay period with year to date earnings.
- Copies of the past two years W-2's or 1099's for all wage earners.
- If self-employed, copies of the past two years personal/business tax returns (Forms 1120, 1120S, 1065 or K-1), if applicable.
- Copies of bank statements or investment accounts that cover the most recent two months (include all pages) or if the statement is distributed on a quarterly basis, the most recent quarter (include all pages). Asset statements may include any of the following: savings/checking accounts, CDs, money market accounts, IRAs, other retirement savings or pension funds (401(k) or other company savings plans). You may be asked to document any large deposits.
- REFINANCE Transactions – Copy of current home owner's insurance binder and survey, if applicable.
- If using alimony or child support for qualifying income, provide copy of divorce decree and document receipt for the past 6 months. FHA and Jumbo loans require 12 months receipt.
- If you own rental properties, provide a copy of the lease agreement, mortgage coupon, property taxes and home owner's insurance binder.
- If retired, Social Security Awards letter or Pension Awards letter.
- If applying for a VA Loan, provide a Certificate of Eligibility or copy of DD214.

If you do not have any of the above documents, please contact your loan officer. He/she will be able to assist and provide recommendations for alternative documentation.

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