

Mortgage Application Checklist



Employment/Income History

We need copies of the last 2 years' W-2s and the last 30 days of pay stubs showing year-to-date income.

Financial History

We need copies of the 2 most recent bank statements for any checking, savings, or money market accounts. Also, we require the most recent statement for any retirement accounts or investments of any kind.

Residence History

We need copies of the last 12 canceled checks written to your current mortgage company or rental property owner. Also, we will need specific landlord information if you are currently renting.

Purchase Agreement

All pages of the agreement that have been signed by the applicant(s).

Property Information

If refinancing, we will need a copy of the most recent title policy or copy of the most recent tax bill showing the legal description and tax I.D. number.

Divorce Decree(s)

We will need a copy of this if it applies to your situation.

If you are self employed, earn commission, bonuses, or have interest/dividend income

We will need complete copies of the last 2 years of tax returns. In some cases, we will also need a current year-to-date profit and loss statement.

NOTE: This is a typical list of required documentation. Additional information may be requested.

