

Mortgage Application Documentation Checklist

Buying a new home can be an exhilarating experience. Provide all the documents on this checklist and we will give you an answer within 24 hours. No Waiting! No Wondering!

- Fully completed and signed Residential Loan Application.
- Current paycheck stubs covering the most recent 30-day period.
- W-2's or 1099's and tax returns for the past two years.
- If you're self-employed, receive commission, or have rental property: two years' tax returns with all schedules.
- Child support or alimony income: Divorce decree identifying payer, amount, and evidence of continuance for a minimum of three years. Provide evidence of receipt for most recent 12 months (i.e., cancelled checks or payment history from the court.)
- Bank statements (all pages) for the most recent two-month period for each account including: checking, saving, IRA's 401K's, certificates of deposit, money market funds, and stock holdings.
- Provide name, address, and telephone number for landlord(s) for the most recent 24-month period.
- Proceeds from real sold and closed: Provide copy of HUD-1 statement.
- Proceeds from pending real estate sale: Provide copy of listing agreement or contract with estimate of net proceeds to be used for new purchase.
- If obligated to pay child support or alimony, provide divorce decrees identifying amount of obligation.
- Previous bankruptcy: Provide copies of petition and bankruptcy schedule, along with bankruptcy discharge and explanation regarding circumstances leading to bankruptcy.
- VA loans only: DD214 and Certificate of Eligibility.
- Purchase Contract, if applicable.
- Other: _____

When Mortgage receives all of the required documents, we can begin to process your loan and give you a decision within 24 hours. Please be aware that as the process continues, additional documentation may be required.