



# Mortgage Application Checklist

## Start Collecting

We want you to get into your new home as soon as possible. Use our checklist to move smoothly through the process.

## Residence History

- Your previous addresses for the last 2 years and how long you lived at each
- If you currently rent: your landlord's name, address to verify the most recent 12 month rental history or proof of the last 12 months rent payments
- If you own your home: copy of most recent property tax bill, most recent homeowner's insurance bill, and more recent mortgage statement or coupon book

## Employment History

- Names and addresses for all your employers for the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- Most recent 2 years W2's
- If you are self-employed or own a business, please include a year-to-date profit and loss statement and current balance sheet
- Award letter and copy of most recent check for retirement, Social Security, or disability income as applicable
- Federal Tax Returns for the past 2 years with all pages and schedules. If you own a corporation or partnership, please include corporate / partnership returns and K-1's for the past 2 years

## Residence History

- Checking / Savings Accounts - 2 most recent monthly statements
- Stocks / Mutual Funds - 2 most recent monthly statements
- 401K / Retirement Accounts - most recent quarterly statements

## Miscellaneous

- Driver's License
- Social Security Number

## Additional Information (If Applicable)

- Complete Bankruptcy papers including discharge
- Complete Divorce papers
- Gift letter from family member and 1 month bank statement from family member (all pages) showing funds are available to be gifted

