



MORTGAGE APPLICATION

DOCUMENT CHECKLIST

1

Income Verification

- W-2 Statements: Last 2 years.
- Pay Stubs: From the previous 4 weeks.
- Self-Employed? Last 2 years of tax returns.

2

Financial Information

- Bank Statements: Past 2 months for accounts used in your down payment.
- List of Assets: Include all checking/savings accounts, real estate, and investments. Provide the name and address of financial institutions, account numbers, and current balances.
- List of Debts: Include creditor name, address, account numbers, monthly payments, and outstanding balances..

3

Property Details

- Annual Real Estate Taxes: Estimated amount.
- Homeowners' Insurance: Annual premium cost.
- Purchase Contract: If buying a house or land.
- Deed/Legal Description: Copy required.
- Land Contract: If applicable.

4

Other Required Documents

- Residency History: Addresses for the past 2 years.
- Divorce Decree/Separation Agreement: If applicable, including any child support or alimony details.
- Employer Contributions: Copy of statement detailing any employer-provided loans or paid closing costs.
- Appraisal Fee: Required at application.