

Mortgage Application Documentation Checklist

Personal

- ☐ Driver's License
- ☐ Social Security Card
- ☐ Divorce Decree (if applicable)
- ☐ Proof of Veteran Status (for VA Loan)

Employment/Income

- ☐ Federal income tax returns for the previous two years
- ☐ W-2 forms for the previous two years
- ☐ Pay stubs for the previous 30 days
- ☐ Proof of additional income, such as Social Security benefits, child support, or alimony (if applicable)
- ☐ Previous two years' and year-to-date profit and loss statements (if self-employed)
- ☐ Balance sheet for the most recent quarter (if self-employed)

Assets

- ☐ Statements for checking and savings accounts for the last two months
- ☐ Statements for retirement funds and other investments for the last three months
- ☐ If part of the down payment comes from gift, a gift letter stating that the funds do not need to be repaid

Liabilities

- ☐ Court documentation for bankruptcy or judgment (if applicable)
- ☐ Listing agreement or sales contract for current home (if applicable)

Property

- ☐ Sales contract
- ☐ Proof of earnest money deposit
- ☐ Proof of homeowners insurance (needed before closing)
- ☐ Contact information for homeowners association (if applicable)