



MORTGAGE CHECKLIST

This checklist will help you identify and gather the documents and information required during the mortgage process. [Click here](#) to download a PDF version you can print out at your convenience.

Residence History

- Your current address including zip code and previous addresses for the past two years
- The length of time you've lived at each address
- If you currently rent, your landlord's name and address (provide for all landlords in the last 12 months)

Employment History

- Names and addresses of all employers in the past two years, including dates of employment
- All original pay stubs for the last 30 days showing name, Social Security number and year-to-date earnings
- Original copies of your W-2s for the two most recent tax years
- If self-employed or receive a 1099, your most recent two years tax returns, including all schedules
- If the owner of 25% or more of your business, the most recent two years business tax returns including all schedules, a year-to-date profit and loss statement and balance sheet
- If commissioned, your most recent two years tax returns with all schedules and year-to-date employee business expenses

Outstanding Loans and Credit Card Balances

- Creditor's name, monthly payments and balance for each loan or card, checking, savings, and investment accounts
- Names and account numbers for each bank or other financial institution
- The current balance or value for each account
- Copies of the last two months' statements for all accounts
- An explanation for the source of all deposits greater than 25% of your monthly gross income

Real Estate

- Property address for each property you currently own
- Estimated market value for each property
- Loan balance, and name and address of the creditor for each property with an outstanding loan balance
- Monthly payment including taxes, insurance and Home Owner Association dues if applicable
- Amount of monthly rental income from each property if applicable and Rental agreement for each property and your most recent two years tax returns, including all schedules

Other documents that may be required:

- If you have bought a new home, a copy of the Purchase Contract
- If you are selling your current home, a copy of the Sales Contract
- If you have already sold your home, a certified copy of the closing statement (HUD1)
- If applying for an FHA loan, a copy of your driver's license and Social Security card
- If you are applying for a VA loan, an original certificate of eligibility and DD214

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