



### Documentation Needed To Complete Mortgage Application

*These documents are needed for each borrower that will be on the mortgage.*

Name \_\_\_\_\_  
Phone Number(s) \_\_\_\_\_  
Email Address \_\_\_\_\_

#### **NEEDED AT TIME OF APPLICATION**

- \_\_\_\_\_ **Copy of drivers license**
- \_\_\_\_\_ **Personal Tax Returns** - Most recent 2 years; Include all pages and schedules; **Must be signed on 2nd page**
- \_\_\_\_\_ **W2 or 1099** - Most recent 2 years
- \_\_\_\_\_ **Pay Stubs** - Most recent 30 days of earnings and reflect YTD earnings
- \_\_\_\_\_ **Bank Statements** - For any accounts listed as an asset; All pages required; Must cover most recent 60 days

#### **NEEDED AT TIME OF APPLICATION IF APPLICABLE**

- \_\_\_\_\_ **Other Real Estate Owned** - Most recent Mortgage statement, Property Tax card, and Homeowners Insurance
- \_\_\_\_\_ **Social Security/Pension Award Letter** - Most recent year; Must evidence 3 year continuance
- \_\_\_\_\_ **Other Income** - Must document 3 year continuance
- \_\_\_\_\_ **401k/IRA/Retirement Statement** - All pages; Must cover most recent 60 days
- \_\_\_\_\_ **College Transcripts or Diploma** - If school is part of the 2-year work history listed on the application
- \_\_\_\_\_ **Letter of Explanation** - If any gaps in employment; Must be signed and dated
- \_\_\_\_\_ **Divorce Decree/Marital Dissolution/Parenting Plan** - All pages required; If applicable
- \_\_\_\_\_ **Bankruptcy Papers**

#### **NEEDED IF SELF EMPLOYED**

- \_\_\_\_\_ **Corporate/Business Tax Returns** - Most recent 2 years; Include all pages and schedules; Must be signed
- \_\_\_\_\_ **Verification of Business** (i.e. Business License)

#### **NEEDED IF PURCHASING**

- \_\_\_\_\_ Signed Sales Contract and copy of Earnest Money Check

#### **NEEDED IF REFINANCING**

- \_\_\_\_\_ Payoff for all loans being paid off

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