



This is a list of documents most lenders will require in order to process your mortgage loan. Please bring them with you to your application appointment. ***All documents must contain all pages, even if blank.**

Verification of income

- Earnings statements: W-2 forms for last 2 years, 1 month recent pay stubs (4 if paid weekly, 2 if paid bi-weekly, 1 if paid monthly) and tax returns for the past two years;
- If you are self-employed: profit and loss statements and tax returns for current year and previous two years;
- Additional income: social security, overtime bonus, commission, interest income, veteran's benefits etc.

Verification of your assets

- 2-3 months current statements for all checking and savings accounts, **all pages**
- Current Statements for savings bonds, CD's, stocks or investments and their approximate market values; **all pages**
- Copies of titles to any motor vehicles that are paid in full.
- Copies of current 401K statements, **all pages**

Information about the purchase

- Copy of the fully executed purchase contract;
- If you made an earnest money deposit to the seller, bring a copy of canceled deposit check on house.
- 2 valid forms of identification, 1 must be a picture ID.

Your debts

- Evidence of mortgage and/or rental payments;
- Copies of alimony or child support. Copy of divorce papers (if applicable), **all pages**
- Monthly Payments on Real Estate Debt
- Lease Agreements on all investment properties, **all pages**

Your residency

- Verify mortgage or rental payment for the last two years. Please bring name and address of your mortgage company or your landlord information for the last two years.

Your insurance

- Insurance Company, Agent, Agency Phone, and Agency Fax Phone
- Home Owners Association's Name, President or Management's Name, HOA Phone, and HOA Fax

If you have no established credit history, supply the lender with canceled checks for rent, utilities and other recurring obligations to show payment history and amount of revolving debt.

Lenders may also ask you about the origin of your down payment. If money for down payment is a gift from a relative, we will provide you instructions at the application for documenting your gift.

Having these items on hand when you visit the lender will help speed up the application process.