

Home Loan Document Checklist

Use this helpful checklist to gather documents you may be asked to provide during the mortgage application process. The documents listed here are general and may not include all documents specific to your home mortgage financing situation. Your mortgage consultant will inform you of any additional documentation that you may need.

Income & Asset Information

- 30 days' most recent pay stubs with year-to-date information for all jobs and for each borrower
- Federal tax returns for the 2 most recent years (1040's)
- W-2 or 1099 forms for the 2 most recent years
- Retirement and/or social security income award letter
- Written explanation if employed less than 2 years or gap in employment in the last 2 years
- Most recent 2 months asset statements listed on the application — all pages to each statement even if blank (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
- Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements

Credit Information

- If you have any obligations due to legal action, for example child support, lawsuit judgment, bring in any judicial decree
- If applicable: complete Bankruptcy papers including discharge papers — also provide documentation supporting circumstances leading up to the bankruptcy, if able
- If applicable: credit explanation letter for any late payments, collections, judgments or other derogatory credit items
- If applicable: previous payments for alternative credit sources
- If applicable: landlord name, phone number, and address

Special Information, if applicable

- Identification such as valid driver's license or government issued ID
- Last 3 years' complete Federal tax returns (both personal & business returns)
- Year-to-date profit and loss statement
- List of all business debts

Other Information

- Real Estate Agent Information (if applicable):
Agent Name: _____
Contact Number: _____
- Homeowner's Insurance Information:
Agent Name: _____
Contact Number: _____
- Additional: _____
- Additional: _____
- Additional: _____
- Additional: _____

This list is only to be used as a guide and is not all-inclusive.

Should events arise requiring changes to your credit, income or assets, your mortgage consultant can discuss how these changes may affect your loan application process. Credit is subject to approval. Some restrictions apply.

Please contact us with questions regarding your home loan documentation.



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