



# 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
- UW-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 three months
- □ Statements for retirement funds and other investments for the last three months
- □ Titles for automobiles and other property
- □ If part of the down payment comes from gift, a gift letter stating that the funds do not need to be repaid

## Liabilities

- □ Most recent statements for credit cards, loans, and other credit
- Canceled checks (or other proof of payment) for rent or mortgage for the last 12 months
- 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)

Note: Lenders can have different documentation requirements. Be sure to confirm with your lender what documentation you need to provide.