



# Mortgage Application Documentation Checklist

## Personal

- Driver's License
- Divorce decree/court documents (if applicable)
- Proof of veteran status (for VA loan)
- 2 year history of employment
- 2 year history of residence addresses

## Employment/Income

- Federal income tax returns for the previous two years (3 years for 1st time homebuyers)
- W-2 forms for the previous two years (3 years for 1st time homebuyers)
- Pay stubs for the previous 30 days
- Proof of additional income, such as Social Security benefits, unemployment, child support, or alimony (if applicable)
- Current year-to-date profit and loss statements (if self-employed)
- Balance sheet for the most recent quarter (if self-employed)
- School transcripts (if applicable)

## Assets

- Statements for checking and savings accounts for the last two months
- Statements for retirement funds and other investments for the last two months
- If part of the down payment comes from a gift, need donor's bank statement with proof of withdrawal along with signed gift letter
- Documentation for any large deposits (if applicable)

## Liabilities

- Court documentation for bankruptcy or judgement (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: Financing program may require Homebuyer Education Certificate