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