

Mortgage Loan Checklist

Your loan officer is here to make sure your mortgage loan is processed as quickly as possible. A lot of information is needed for a home loan, so it's a good idea to begin gathering the documents you need ahead of time. Here are some of the items you will be asked to provide— both for you and your co-borrower, if applicable:

- 2 Years W2s.
- 2 consecutive pay stubs or 1 month.
- 2 months of bank statements and other financial statements (401k, IRA, Roth IRA, etc) We need the FULL statement. Even the ones that say "This page intentionally left blank". Statements must show your name, the financial institution name and transaction history.
- Last 2 years' tax returns – all pages & schedules, please– federal only.
- Divorce decree if applicable. Complete documents and any documents that pertain to child support amounts being changed.
- Copy of current mortgage statement- current home.
- Copy of homeowner insurance policy – must show agent's name & phone number, policy coverage amount, date due & premium amount- current home

Your loan officer may ask for additional documents if needed depending on your situation. All information is kept highly confidential and used only for the purposes of underwriting your mortgage.

