



Mortgage App 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:

- Picture ID
- Proof of Social Security numbers or Tax ID
- Residence addresses for the past 2 years.
- Names and addresses of each employer for the past 2 years.
- W-2's and your last 2 pay stubs.
- For each checking and savings account: name of the financial institution, address, account number, balance and the last 2 months' statements.
- For each current loan: name of lender, address, account number, balance and monthly payment.
- If you are self-employed: last 2 years' tax returns, year-to-date profit and loss statements prepared by an accountant.
- Loan information and addresses of real estate(s) owned.
- Proof of Homeowner's insurance.
- Estimated value of other assets.
- Certificate of eligibility or DD214's (VA only).
- Deposit for credit report and appraisal.

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.