

Documentation Checklist

This document checklist is designed to help you prepare for your mortgage application process. While all of these documents may not be required by your lender (and you may be asked for items not listed below), this document checklist will help you be a well-prepared applicant.

Documents	Gathered?		
	NA	Borrower	Co-Borrower
Legible sales contract signed by Buyers and Sellers (not necessary for prequalifying)			
Addresses of present and former residence(s) with landlords' names and contact info for last 2 years			
Employer addresses and income earned from present and former employer(s) for last 2 years			
Your most recent year-to-date paycheck stub			
Documentation of other income (Social Security, Investments, Retirement, etc.)			
Copies of W-2 forms for last two years			
Social Security Number			
Names, addresses, account numbers, monthly payment and current balance for installment loans, revolving charge accounts, student loans, mortgage loans and auto loans			
Names, addresses, account numbers, and balances of all deposit accounts, including checking accounts, saving accounts, stocks, bonds, etc			
Last three months of statements for deposit accounts, brokerage accounts, stocks, bonds, etc.			
If you choose to include income from Child Support/Alimony bring copies of court records and verification of receipt of payment			
If applying for a V.A. Loan provide DD-214 and Certificate of Eligibility or a statement from your Commanding Officer if you are on active duty			
If self-employed or paid by commission, provide previous two years' Federal Income Tax Returns with all schedules and a current year-to-date Profit and Loss statement			

If you have filed bankruptcy in the last seven years	Gathered?		
	NA	Borrower	Co-Borrower
Copy of petition and discharge			
Your handwritten explanation of reason for bankruptcy			
Evidence of excellent credit since the bankruptcy			

If you own other properties	Gathered?		
	NA	Borrower	Co-Borrower
Addresses of properties and their current market values			
Any debts on properties with Lender's name, addresses, account numbers, monthly payments, and current balances			
Copies of last two years' Federal Income Tax Returns with all schedules			
Copies of leases for all rented properties			

Other	Gathered?		
	NA	Borrower	Co-Borrower