

## **Application Document Checklist**

- Fully Executed Contract (if purchasing)
- 2 Years most recent W-2's
- 2 Years complete tax returns with all schedules (**if self-employed**)
- Paycheck stubs for most recent 30 days
- 2 months most recent bank, investment, & retirement accounts
- Copy of existing survey (if refinancing)
- Copy of Current Homeowner's Insurance Policy
- Current Mortgage Statement (if refinancing)

## **Mortgage Application Information**

- Full name, birth date, Social Security number, and phone number
- Marital status, number of children and ages
- Residence history for at least two years. If you're a renter, your rent payment is needed. If you're an owner, all mortgage, insurance and tax figures are needed for your primary residence and all other properties owned.
- Employment history for at least two years, including company name(s), address(es), phone number(s), and your title(s).
- Income history for at least two years. If you receive commissions, bonuses, or are self-employed, you must provide two years of bonus, commission, or self-employed income received. Most lenders average variable and self-employed income over two years.
- Asset account balances including all checking, savings, investment, and retirement accounts.
- Debt payments and balances for credit cards, mortgages, student loans, car loans, alimony, child support, or any other fixed debt obligations.
- Confirmation whether you've had bankruptcies or foreclosures within the past seven years, whether you're party to any lawsuits, or you co-sign on any loans.
- Confirmation if any part of your down payment will be borrowed.