

Document Check List

- Full legal name, Social Security number, Date of Birth
- Primary phone number, email address, current and former residential/ mailing addresses over the last two years
- Gross income amount, including primary, second and part-time jobs, as well as overtime, bonuses, and commissions, if applicable
- Secondary income sources and amounts, if you want them considered for repaying this loan – including retirement or veteran’s benefits, disability payments, alimony, child support, and rental or investment income
- Name, address, and phone numbers of all employers over the last two years
- Value of each bank account, retirement, investment, and other asset accounts
- Current expenses including housing, credit card and loan payments, child support and other obligations
- Address of property being purchased, year built (if known), estimated down payment amount, purchase price
- Estimates of annual property taxes, hazard insurance, any homeowner association dues on the property

Documents

Your home mortgage consultant will ask you to provide **some or all** of the documents listed below. Be prepared to provide additional documents as your application moves further along the process.

Income / Employment / Assets

- IRS Form 4506-T — Request for Tax Transcript, completed, signed and dated
- Pay stubs covering the last 30 days with year-to-date information included (for all jobs and applicants)
- W-2s for the past two years
- Federal tax returns (1040s) for the past two years
- Written explanation if employed less than two years or employment gap exists within the last two years
- Asset / Bank statements — Most recent two months’ statements for all accounts listed on the application– all pages

Credit

- Credit explanation letter for late payments, collections, judgments or other derogatory items existing in credit history
- Source of funds documentation for any large deposits on asset statements (outside of payroll or gift fund deposits)
- Judicial decree or court order for each obligation due to legal action (example: lawsuit, judgment, child support)
- Bankruptcy / Discharge papers for any bankruptcies existing in credit history
- Payment History for public utilities, phone company, cable, car insurance, and other expenses

If Self-employed

- Federal tax returns (personal as well as business returns) — complete copies for the last **3** years
- Profit and loss statement — year-to-date
- List of all business debts

Other

- Driver's License and Social Security card — legible copies
- Hazard (Homeowner's) insurance information including agent's name and phone number
- Purchase contract — signed by all parties (fully executed)