



Mortgage Application Checklist

The following checklist is for information typically required by a lender at the time of your mortgage loan application:

- Application fee** (usually covers home appraisal and credit report – amount may vary by lending institution)
- Sales contract** – legible and signed by both Buyer(s) and Seller(s)
- Social security numbers** for all applicants
- Complete residential addresses** for the past two years (including names and addresses of landlords)
- All income** earned for the past two years (including names and addresses of employers)
- W-2 forms** – copies of previous two years (If self-employed or paid by commission, include copies of previous two years' Federal Income Tax Returns [with all schedules] and a year-to-date profit and loss statement)
- Pay stubs** for current month (or other acceptable proof of income)
- Monthly obligations** including auto loans, charge cards, student loans, personal loans, installment loans, or other mortgage loans
- Deposit accounts and assets** including checking, savings, CDs, stocks, bonds, IRAs, etc. Copies of the three most recent monthly statements including name, address, account number, and balance
- Optional** – If including income from child support or alimony: copies of court records, cancelled checks or letter from Social Services showing receipt of payment