



## Basic Mortgage Application Checklist

- Residential History for all applicants covering the past 2 years
- Employment history for at least the last two (2) consecutive years, including dates employed, name, address and phone number of employers
- Monthly or yearly income stubs from employment, retirement or other income sources. (Alimony, child support, additional maintenance income should not be included unless the applicant(s) would like such income to be considered as a basis for repaying the loan.)
- Any and all existing monthly payment obligations that would not be included on your credit report (i.e. rent, alimony, child support, etc.)
- Proof of ownership to any assets that will be used for down payment, closing costs or to satisfy reserve requirements, including names and addresses of banks, S&L or credit union, account numbers and the cash and market value evaluation. \*Additional verification documents may be requested to support information
- Complete copies of financial statements for any account you list on the loan application that verifies any assets or incomes being used for qualification purposes, covering at least the last two months and always include all pages of the statements
- Income verification documents such as W2s for the most recent two years, pay stubs covering at least 30 days or complete federal tax returns