Mortgage Application Checklist

Gather the below items in preparation for submitting your loan application. While additional documentation may be requested by your mortgage planner, this checklist can be used as a guideline to help you prepare for the loan process.

QUALIFYING INCOME

- [ ] Most Recent 30-days of Paystubs
  - [ ] If needing to use commission or overtime income to qualify - your prior year end paystub will be needed as well (12/31)
- [ ] W-2 Forms from the last two years
- [ ] Past two years of Personal Income Tax Returns (applies only if self-employed or own rental properties)
- [ ] Past two years of Corporate Returns including K-1 (If self-employed - 1120, 1120S, 1065)

ASSETS

- [ ] Bank statements for the most recent 2 months - will need this for all accounts
- [ ] Most recent 401(k), IRA, Stock, and Bond Statements - only if being used for closing funds

OTHER ITEMS

- [ ] Driver's License for all parties on deed
- [ ] Social Security Card or non-expired Passport for all parties on deed
- [ ] Bankruptcy Discharge Paperwork (If applicable)
- [ ] Divorce Decree and Separation Agreement (If applicable)
- [ ] Notify us if using Gift Funds for down payment
- [ ] Cancelled Earnest Money Check (i.e. Cleared Check)
- [ ] Signed Purchase Agreement/Sales Contract (If applicable)

*Different loans may require different documents, but we will work hand in hand with you to make the loan process a smooth and easy one.

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CL TEAM

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