

Mortgage Application Checklist

Buying a home is a big step. With the right information in place, you can move forward with clarity and confidence. Your loan originator may request additional information based on your unique situation.

- Prior 2 years' addresses and dates of residence
- Most recent paystub (covering the past 30 days), showing year-to-date income information
- Last 2 years' tax returns (all schedules), K1s
- Last 2 years' W2s, 1099s
- Most recent Social Security awards statement
- Most recent 2 months' bank statements (all pages)
- Most recent retirement account statement (all pages)
- Homeowners insurance policy and property tax information (for any homes you own)
- If divorced, please provide a copy of your divorce decree and settlement agreement.
- Proof of extra income, such as rental income, dividends, disability, pension or welfare, alimony, child support, separate maintenance income
- Listing agreement on departing residence (if applicable)

Looking for a simpler way to verify assets?

Ask your Loan Originator about the automated Verification of Deposit & Assets (VODA) process. This secure option links your financial accounts and reduces the amount of paperwork needed during your application.

Stay on Track During the Process

- Avoid opening new credit card or loan accounts
- Keep employment consistent or communicate changes to your Loan Originator
- Let your Loan Originator know if you expect to make any large purchases during the loan process
- Stay current on all financial obligations
- Provide documentation for any large or unusual deposits
- Provide a copy of the purchase agreement and earnest money deposit check

You Don't Have to Figure This Out Alone

Every financial situation is different. Your First Financial team is here to guide you through each step, answer questions, and help you move forward with clarity.

