Loan Application Checklist

Use this convenient checklist to organize your financial information before you apply. Additional information may be required.

- 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, if applicable
- □ Last 2 years' W2s, 1099s
- Most recent Social Security awards statement, if applicable
- 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

Below are some general do's and don'ts to follow during the mortgage process.

- Purchasing a new home?
 Do provide a copy of the purchase agreement and a copy of the earnest money deposit check.
- ☐ If you have applied for any loans or credit cards within the last 90 days, do provide a written statement explaining whether or not a new credit account was opened.
- Don't make out-of-character or unexplained deposits into your bank account(s).
- Maintaining employment at your current job is important, but if you switch jobs during the loan process, please do let your Loan Originator know immediately.
- Do let your Loan Originator know if you expect to make any significant purchases during the loan process.
- Do stay current on all accounts and financial obligations.

Please bring these items with you to your appointment or you may email or fax them to your Loan Originator.

Notes