



Mortgage Loan Checklist

These are the documents you'll need during the mortgage process.

For prequalification

- Enclosed completed application
- Copy of driver's license
- _____ years of federal tax returns including W-2s
- Copies of 30 days worth of pay stubs
- Last two months of checking and savings bank statements
- Most recent copies of 401(k), pension or other investment account statements

During the loan application process

- Signed copy of purchase agreement
- Copy of cleared earnest money check
- Blueprints, plans and specs for new construction
- Abstract or title insurance from the seller
- Copy of homeowners insurance policy (and/or flood insurance policy) if you are refinancing, or an insurance binder if this is a new purchase
- Copy of most recent mortgage statement if you are refinancing
- _____

Special circumstances only

- Copy of divorce decree and/or proof of receipt of child support, alimony and/or spousal maintenance
- VA Certificate of Eligibility or DD214
- Any award letters, if applicable (Social Security, Disability, or Unemployment Compensation)
- If you own investment property or a second home, provide copies of current rental leases and a recent mortgage statement
- If in school in the last two years, provide copy of degree or certificate and certified transcripts
- If selling a present home, provide a Settlement Statement (HUD-1)
- If you are self-employed: _____ years of business tax returns, all schedules and K-1s, current business profit
- If you have gone through bankruptcy please provide full copy of all bankruptcy documents and loss statement and personal financial statements
- _____



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