

Doc My Mortgage

Home Loan Document Application Checklist

The documents listed here are general and may not include all documents specific to your home mortgage financing situation. Your mortgage consultant will inform you of any additional documentation that you may need.

Income Information

- Copies of SS Card and ID's for all borrowers going on the loan.
- 30 days' most recent pay stubs with year-to-date information for all jobs and for each borrower
- Federal tax returns for the 2 most recent years (1040's)
- W-2 forms for the 2 most recent years if available
- Written explanation if employed less than 2 years or gap in employment in last 2 years

Credit Information

- Most recent 2 months asset statements listed on the application — all pages to each statement even if blank (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
- If applicable, landlord name, phone number, and address
- If you have any obligations due to legal action, for example child support, lawsuit judgment, bring in any judicial decree
- If applicable, complete Bankruptcy papers including discharge papers — also provide documentation supporting circumstances leading up to the bankruptcy, if able
- Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements anything over \$400.00 in deposits.

Other Information

- Homeowner's insurance information (Refinances Only)
- Homeowner's Association information (Town Home, Condo Only)
- Real estate agent information (Purchases Only)

Special Information, if applicable

- Last 3 years' complete Federal tax returns (both personal and business returns)
- Year-to-date profit and loss statement
- List of all business debts