

Mortgage Application Speed Checklist

Document Required to Complete a Loan Application

Documents Required:

- Paycheck stubs – Most recent 30 days
- W-2s and/or 1099s – Most current 2 years
- Tax Returns - Entire Federal Tax Returns for most current 2 years filed, all schedules.
 - Extension Filed - Need W-2s and Tax Returns
 - Self-Employed - Current year to date Profit & Loss & Balance Sheet signed
 - Ownership in a Corporation or Partnership - Need K-1 and complete S-Corp Returns
 - If taxes were due, please provide proof of payment or installment agreement
- Name and phone number for Employment Verification
- If applicable: Social Security awards letter. You can go to the link and obtain your awards letter <https://www.ssa.gov/onlineservices/current.htm>
- Bank and/or Investment Statements (proof of funds to close) – Provide last 2 months. It is very important to include every page. Assets may include: Bank Statements, 401k Statements, Stock Market, Mutual Funds, or IRA Statements.
- For VA Loans: DD-214 and Certificate of Eligibility
- If applicable: Divorce Decree, Quit Claim Deed an Settlement Agreement
- If applicable: Full Bankruptcy Papers and Discharge Notice
- If applicable: Documentation for any short sale, foreclosure or loan modification in the last 7 years.

If Refinancing:

- Copy of Warranty Deed
- Copy of Owner's Title Insurance Policy
- Copy of Homeowner's Insurance Policy, and if applicable, Flood Insurance Policy
- Copy of Property Survey
- Copy of Mortgage Statement/Coupon (Note: if a 2nd mortgage exists, please provide Mortgage Statement/Coupon as well)
- If applicable: Homeowner's Association (HOA) dues statement.

Photo ID:

- Clear copy or picture of your Driver's License, Social Security Card, and/or Green Card, Passport.