

Your Mortgage Preparation Checklist

()	MORTGAGE CHECKLIST
ID	ENTIFICATION
	Driver's license
	Social Security number
	Mother's maiden name (for credit report)
ВА	NK STATEMENTS (all pages)
	Savings and checking statements (2 months)
	Stock/funds/securities statements
	CDs and money markets
EM	IPLOYMENT / INCOME (sign applicable)
	Entire 2-year employment history
	Pay stubs covering minimum 30 days
	W-2 and/or 1099 forms (2 years)
	Federal tax returns: all schedules (2 years)
	Business tax returns–if self employed (2 years)
	If self-employed: YTD profit and loss statement
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RE	FINANCING
	Mortgage note for the loan you are refinancing
	Owner's title policy and survey
SP	PECIAL CIRCUMSTANCES (if applicable)
	List of properties you own with addresses
	Landlord contact information
	Bankruptcy papers
	Divorce or separation decree with alimony and child support information



DO keep all credit card accounts open and stay current on payments

DON'T make any large purchases, open new accounts, or make late payments

DO continue to put money aside for down payment and closing costs

DON'T quit your job or switch employers

Po resist the urge to pull your own credit or let another entity do it

DON'T take out or cosign any loans or leases

DO provide documentation for any deposits that don't come from work

DON'T change banks, open new accounts, or deposit cash into your existing accounts



Close on time, or we make your 1st payment*



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