



MARIGOLD REALTY

Loretta Hernandez
Broker Owner
720-422-0789 call/text
lorettasellsdenver@gmail.com

Mortgage Application Checklist

In order to start your mortgage application, you will need to gather the following standard documentation. Some of the additional required information will vary based on your personal situation.

Standard Documentation for All Borrowers

- *W-2 forms (previous 2 years)*
- *Paycheck stubs (last 30 days - most current)*
- *Employer name and address (2-year history including any gaps)*
- *Bank accounts statement (recent 2 months – all pages plus all non-payroll deposits must be documented so make a copy of the check before depositing)*
- *Statements for 401(k)s, stocks and other investments (most recent)*
- *Signed federal tax returns (previous 2 years)*
- *Residency history (2-year history with name, phone number, address and account number of landlord or mortgage company)*
- *Photo identification for applicant and co-applicant (valid Driver's License or Passport)*
- *Check or credit card information for credit report and appraisal fee*

Additional Required Documentation (if applicable)

Divorced Borrowers

- *Divorce Decree*

Self-Employed Borrowers

- *Copies of most recent 2 years corporate tax returns (with all schedules)*
- *YTD profit and loss statement and balance sheet*
- *Copy of business license or CPA contact information*
- *1099s or K1 forms*



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Refinancing

- *Copy of Note, Deed of Trust or Mortgage*
- *HUD-1 Settlement Statement/Closing Disclosure*
- *Survey, if applicable*
- *Homeowner's insurance information*

Borrowers Selling Current Home

- *Contract for home being sold*

Eligible Active Military or Veterans

- *Veteran DD214 or Veteran Reservists DD256*
- *Certificate of Eligibility*

Previous Bankruptcy

- *Petition and Discharge*
- *Supporting schedules A through K*

Relocation Agreement

- *If relocation move is financed by employer, such as a buyout agreement plus documentation outlining company paid closing costs benefits*

**Additional items may be requested during the loan underwriting phase if more information is required to guarantee your loan.*