

# Loan Document Checklist

These are items you should be prepared to take to your mortgage loan officer when applying for a mortgage.

- Copy of your **Driver's License** or **Government Issued Photo ID**. \_\_\_\_\_
  - Copy of your most recent \_\_\_\_\_ **Paystub(s)** \_\_\_\_\_
  - Copy of your **W-2's, K-1's, 1099r's** for all income for the year(s) \_\_\_\_\_
  - Copy of your **Personal Tax Returns** with all schedules for the year(s) \_\_\_\_\_
  - Copy of your **Corporate Tax Returns** with all schedules for the year(s) \_\_\_\_\_
  - Signed **Year to Date Profit and Loss Statement** for all businesses \_\_\_\_\_
  - Retirement Income** – Plan Administrator name/number for verification of 3 year continuance \_\_\_\_\_
  - Terms and conditions of withdrawal of funds from 401K \_\_\_\_\_
  - Copy of your **Social Security Award Letter** (if SSI Disability, then evidence that it will continue for at least 3 years) \_\_\_\_\_
  - Copy of all **Leases** for any rental properties purchased within the last year \_\_\_\_\_
  - Copy of **Recorded Separation Papers, Child Support Court order of Final Divorce Decree** \_\_\_\_\_
  - Child Support** or **Alimony** – documentation for receipt of income for the last \_\_\_\_ months (i.e., canceled checks/bank statements) \_\_\_\_\_
  - Copy of your **College Transcripts** or your **Diploma/Decree** \_\_\_\_\_
  - Copy of your most recent \_\_\_\_\_ month(s) **Bank Statements** (include all pages) \_\_\_\_\_
  - Copy of your most recent \_\_\_\_\_ month(s) **Retirement and/or Stock Statements** (include all pages) \_\_\_\_\_
  - Fully Executed **Gift Letter** \_\_\_\_\_
  - Canceled **Earnest Money Check** \_\_\_\_\_
  - Copy of your **Bankruptcy Petition, Discharge Papers** \_\_\_\_\_
  - Detailed credit explanation for any derogatory credit \_\_\_\_\_
  - Fully executed **Sales Contract** for the subject property include all pages & addendums \_\_\_\_\_
  - Copy of **HUD1, Sales Contract, or Listing Agreement** for the sale of your current home \_\_\_\_\_
  - VA:** Copy of your **DD214, Original Certificate of Eligibility** and if subsequent use, then previous **HUD1** \_\_\_\_\_
  - FHA:** if currently refinancing an FHA loan, need previous **HUD1** \_\_\_\_\_
  - Subordinations** – for \_\_\_\_\_ 2<sup>nd</sup> Mortgages, need fully executed 2<sup>nd</sup> Mortgage Note and Lender Instructions for subordinating \_\_\_\_\_
  - Copy of mortgage statements, tax bills, and insurance policies for all properties owned \_\_\_\_\_
- Insurance Agents Name & Phone Number** \_\_\_\_\_
- Settlement Agents Name & Phone Number** \_\_\_\_\_
- Provide the name and phone number of your **Landlord(s)** for the past 24 mos. \_\_\_\_\_
  - Check made payable to** \_\_\_\_\_ **in the amount of \$** \_\_\_\_\_ **for upfront fees.** \_\_\_\_\_
  - How would you prefer to be contacted for status updates or questions? \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_
  - Other:** \_\_\_\_\_
  - Other:** \_\_\_\_\_