

These documents are typically needed when you apply for a mortgage loan. Depending on the type of loan you are applying for, additional documents may also be required. You can prepare for your mortgage loan application by gathering these documents now. Please contact us if you have any questions about loan documentation requirements.

Personal identification (usually one of the following):

- Copy of your Driver's License
- Copy of your Social Security Card
- Copy of your Permanent Resident Card or Visa, if applicable

Income information

- Copies of your W-2 forms for the past 2 years
- Pay stub(s) for the last 30 days, showing year-to-date and current period earnings
- Copies of your signed Federal 1040s for the past 2 years (all schedules and all pages) if you're self-employed
- Proof of Social Security or Pension Income, if applicable
- Copy of divorce decree, separation agreement, or property settlement agreement, if applicable
- Proof of child support/alimony income, if you want to have it considered as qualifying income

Asset information

- Copies of your statements for past 2 months, or your last quarterly statement, for all checking, savings, IRA, 401(k) or other retirement program, stock and mutual fund accounts

For a refinance transaction and/or other real estate owned

- Copy of your monthly mortgage statement(s)
- Copy of your homeowner's insurance (declaration page)
- Copy of your yearly property tax bill

For a purchase transaction

- Copy of your signed and executed purchase agreement and all addenda
- Copy of your canceled deposit check
- Your Realtor's name and contact information

If you're receiving money from a relative for the down payment

- Copy of gift letter (mortgage consultant will provide a form)
- Proof of the donor's ability to give funds
- Documentation of your receipt of gift

If you are selling real estate and the proceeds will be used for the down payment

- Copy of the executed sales agreement
- Copy of the HUD-1 Settlement Statement or closing disclosure

Miscellaneous information

- Name and contact information of closing attorney and/or title company, **home insurance agent**
- Explanation(s) of any derogatory credit
- Explanation(s) of any gaps in employment
- Explanation(s) of all credit inquiries made in last 120 days

Condos and PUDs

- Copy of master insurance policy including HO-6
- HOA name and contact information