

# MORTGAGE APPLICATION CHECKLIST

*This is a list of items you may be asked to provide when applying for a home loan. Not all of them will be required by every applicant.*

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## PROPERTY

- Purchase/sales agreement & property disclosures: completely executed
- Homeowner's Insurance: declaration page
- Warranty deed: subject property
- Tax bills: all property owned
- Mortgage statement: most recent

## INCOME

- Paystub: most recent
- W-2s or 1099s: last 2 years
- Federal tax returns: last 2 years, all schedules
- Social Security award letter
- VA benefit letter

## ASSETS

- Bank statements: last 2 months/all pages
- Retirement statement: most recent/all pages
- Gift letter

## OTHER

- Drivers license or other government-issued photo ID
- Child support order
- Bankruptcy discharge - letter of explanation
- Divorce decree
- \_\_\_\_\_ Non-refundable fee:  
credited at closing