



Mortgage Loan Checklist

Residence History

You will need to provide the street address for every residence you have lived in during the past two years.

If you are currently renting, please bring:

- Landlord's name
- Landlord's address
- Landlord's phone number

If you own your current residence, please bring:

- Mortgage lender's name
- Mortgage account number

Employment History

You will need to provide the following information for every employer you have worked for during the past two years:

- Employer's name
- Employer's address
- Employer's phone number

Income Information

You will need to provide the following information about your income to complete your application:

- Gross monthly salary or other income
- Year-to-date pay stub
- W2s for the past two years
- Signed tax returns if you worked on commission
- Signed tax returns if you wish to use interest, dividend or bonus income to qualify for your loan

If you're self-employed, you will need to provide:

- Signed tax returns for the past two years
- Current profit and loss statement
- Current balance sheet

If you are not currently employed, please bring:

- Proof of other sources of income

Deposit, Retirement and Equities Account Information

For all checking, savings, IRA, 401(k) or other retirement program, stock and mutual fund accounts, you will need to provide:

- Name and address of the financial institution holding the account
- Account number
- Account balance
- Statements for the past two months

Debt Information

You will need to provide the following information on all of your outstanding loans and credit cards:

- Name and address of lender
- Account number
- Balance
- Monthly payment

Real Estate Information

You will need to provide the following information about any real estate you own:

- Address of property
- Market value
- Loan information
- Copies of leases on rental property

Personal Property Information

You will need to provide the estimated value of personal property on your application including:

- Furniture
- Vehicles (include make and model numbers)
- Boats

- Campers

Sales Contract

You will need to provide the completed and signed sales contract for the property you are purchasing when you finalize your loan.

Identification

You will need to provide information from your government-issued photo ID when you apply. When you attend your loan closing, you will also need to present this identification to the closing agent:

- Driver's license
- State-issued non-drivers ID
- U.S. military ID

Veteran's Administration Loan Applicants

If you are applying for a Veteran's Administration Loan, you will need to supply the following information when you finalize your loan:

- Military discharge papers (Form DD214)
- Certificate of Eligibility

Fees

Be prepared to make the following payments when you finalize your loan:

- Property appraisal
- Credit report
- Flood certification

*Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying the loan.