



HOME LOAN DOCUMENT CHECKLIST

Use this helpful checklist to gather documents for your home loan.

The following is a list of documents you may be asked to provide during the mortgage application process. The documents listed here are general and may not include all documents specific to your home mortgage financing situation. Your mortgage consultant will inform you of any additional documentation that you may need.

INCOME INFORMATION

- 30 days' most recent pay stubs with year-to-date information for all jobs and for each borrower
- Federal tax returns for the 2 most recent years (1040's)
- W-2 forms for the 2 most recent years
- Written explanation if employed less than 2 years or gap in employment in the last 2 years

SPECIAL INFORMATION, IF APPLICABLE

- Last 3 years' complete Federal tax returns (both personal and business returns)
- Year-to-date profit and loss statement
- List of all business debts

OTHER INFORMATION

- Real Estate Agent Information (if applicable):
Agent Name: _____
Contact Number: _____
- Homeowner's Insurance Information:
Agent Name: _____
Contact Number: _____

CREDIT INFORMATION

- Most recent 2 months asset statements listed on the application — all pages to each statement even if blank (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
- If applicable: landlord name, phone number, and address
- If you have any obligations due to legal action, for example child support, lawsuit judgment, bring in any judicial decree
- If applicable: complete Bankruptcy papers including discharge papers — also provide documentation supporting circumstances leading up to the bankruptcy, if able
- If applicable: credit explanation letter for any late payments, collections, judgments or other derogatory credit items
- Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements
- If applicable, previous payments for the following:
 - » Public utilities
 - » Car insurance
 - » Phone company
 - » Cable



WANT TO LEARN MORE ABOUT THE HOMEBUYING PROCESS?

ATTEND A HOMEBUYING SEMINAR HOSTED BY REAL ESTATE AND MORTGAGE EXPERTS, DENISE VERBURG & JOE ZAMOISKI