



Mortgage Checklist

There are a few items we will need from you to get started with the process of approving your loan. Please don't let the list below intimidate you; we try to be thorough, so we can guarantee your loan approval and close your escrow quickly. The sooner we have these documents the faster we can close your loan.

INCOME DOCUMENTATION

1. Most recent two years personal Federal 1040 tax returns (with all schedules attached) Most recent two years W-2s, and/or K-1s

If you are currently on extension for this tax year, please send a copy of the Form 4868 Extension Request.

For income earned as an employee:

1. Last two concurrent paystubs showing YTD totals
2. Contact name and number/email address for an HR or Payroll department representative to verify employment.

For self-employment income:

1. Most recent two years Federal tax returns (Forms 1120, 1120s or 1065)
2. Current year-to-date P&L Statement and Balance Sheet

For retirement income:

1. Any Social Security, pension, disability, or VA benefit award letters, etc. (if applicable)

ASSET DOCUMENTATION

Complete personal bank statements for the past two months. Please include all numbered pages, even if 'intentionally left blank'. (NOTE: Corporate/business accounts with business names on the statement may not be useable without proper documentation from your CPA.)

- Personal checking accounts
- Personal savings accounts

Investment account statements for the past two months, or the last quarterly statement

LIABILITY DOCUMENTATION

Your last mortgage statement for all mortgages (or equity lines) on properties currently owned home insurance policy information (Policy declarations page) for all properties owned Copy of the HOA bill for your current property (if applicable).

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