



# MORTGAGE LOAN CHECKLIST

Congratulations on applying for a home loan! After you have spoken with your loan officer about your options and what to expect, you're ready to prepare for your loan application. Below is a helpful checklist of what will be required.

- BANK STATEMENTS**  
Last two months from all accounts
- RETIREMENT**  
Last two months of retirement/pension, 401K and social security 1099 statements
- PAY STUBS**  
Last 30 days
- TAX RETURNS**  
Last two years of 1040 federal tax return, last two years of federal corporate and/or partnership tax returns (if self-employed), last two years of W-2 forms
- VALID I.D. COPY**  
Driver's License, Social Security Card, Passport
- EARNEST MONEY**  
Copy of Earnest money check deposit
- AWARD LETTERS** (if applicable)  
For retirement/pension income, social security, disability income
- DIVORCE** (if applicable)  
Decree and separation agreement
- MORTGAGE STATEMENTS** (if applicable)  
Property tax bills and homeowners insurance statements for all real estate owned
- BANKRUPTCY** (if applicable)  
Petition and Discharge