



MORTGAGE APPLICATION CHECKLIST

Below is a list of documents required when you apply for mortgage financing. Please provide any requested information within 48 hours, to ensure a smooth and efficient closing. We will consider your mortgage application complete and ready for submission to the applicable lender once the required documentation noted below accompanies your written application and disclosures:

INCOME VERIFICATION:

- 2 MOST RECENT W2s (ALL BORROWERS)
- MOST RECENT PAYSTUBS (ALL BORROWERS)
- MOST RECENT FEDERAL TAX RETURNS (ALL PAGES)
- 2 MOST RECENT YEARS CORPORATE TAX RETURNS (SELF-EMPLOYED)
- CPA'S NAME AND PHONE NUMBER (SELF-EMPLOYED)
- IF SELF-EMPLOYED, CPA LETTER STATING THE FOLLOWING (ON LETTERHEAD):
 - LENGTH OF TIME HE HAS BEEN YOUR ACCOUNTANT
 - LENGTH OF TIME BORROWER HAS BEEN SELF-EMPLOYED
- YEAR-TO-DATE PROFIT & LOSS STATEMENT (SELF-EMPLOYED)
- YEAR-TO-DATE BALANCE SHEET (SELF-EMPLOYED)
- EMPLOYMENT LETTER OUTLINING ANNUAL SALARY

ASSET VERIFICATION:

- 2 MONTHS CHECKING/SAVINGS STATEMENTS (ALL ACCOUNTS, ALL PAGES)
- 2 MONTHS 401K / IRA ACCOUNT STATEMENTS (ALL ACCOUNTS, ALL PAGES)
- PERSONAL FINANCIAL STATEMENT (STOCKS, ANNUITIES, INVESTMENTS)

IDENTIFICATION & INSURANCE:

- COLOR COPY OF DRIVERS LICENSE (ALL BORROWERS)
- COLOR COPY OF PASSPORT OR GREENCARD (IF APPLICABLE)
- FLOOD INSURANCE DECLARATION PAGE (IF APPLICABLE)

MISCELLANEOUS ITEMS:

- EXECUTED SALES CONTRACT WITH ALL ADDENDUMS
- EXECUTED GIFT LETTER & PROOF OF FUNDS RECEIVED & DEPOSITED (IF APPLICABLE)
- COPY OF MLS LISTING FOR PROPERTY
- PROOF OF ALIMONY RECEIVED (PAST 3 MONTHS)
- PROOF OF PAYMENT OF PAST 12 MONTHS CANCELLED RENT CHECKS
- VERIFICATIONS OF RENT/MORTGAGE OR LANDLORD INFORMATION
- EXECUTED LEASE AGREEMENT (CURRENT PROPERTY)
- SCHEDULE OF REAL ESTATE OWNED W/ MORTGAGES ATTACHED, RENTS RECEIVED, ANNUAL TAXES & INSURANCES
- RENT ROLL FOR PURCHASE PROPERTY
- SOCIAL SECURITY AWARD LETTER
- HUD 1 FROM PRIOR CLOSING
- MOST RECENT MORTGAGE STATEMENT(S) (ALL PROPERTY OWNED)
- PROPERTY TAX BILL CURRENT PROPERTY OWNED
- INCOME & EXPENSE STATEMENT

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