

What to Bring to Your Mortgage Application

What You Should Bring:

- Pay stubs covering your last 30 days
- W-2's for your 2 most recent years
- Federal Tax return(s) for 2 most recent years
- Bank statements (for a period of at least six months)
- Purchase agreement
- Brokerage, mutual fund or IRA/401K statements (for the last three months)
- If planning to use child support or alimony for repayment, we may ask for copies of court documentation and bank statements showing that income continuance.
- For self-employed, quarterly or year-to-date profit/loss statements along with 2 most recent years corporate tax returns.
- For social security, disability, pension, death benefits, adoption assistance, public assistance or other type of government assistance, a copy of the benefit statement or letter stating the amount, frequency and duration of the benefits may be requested and bank statements showing receipt.
- If you own rental property, current rent agreements.
- For commission income, proof of history of commission income for 2 years
- Other similar information

What You Should Know

- Names, birthdates, current address, phone number and social security number for each borrower
- Two year residence history with addresses.
- Names and addresses of all places of work within the past two years for each applicant.
- For refinances, the loan amount you're seeking, the current market value of your home, the year purchased and the original purchase price
- If purchasing, and if known at the time of application, information about the property (i.e. address, estimated purchase price, estimated down payment, etc.)