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MORTGAGE CHECKLIST

As you begin the journey of applying for a mortgage, there are certain items you will need along the way. We want to make your experience as smooth as possible, so we have compiled a list of documents you will need to complete the mortgage process.

If purchasing a home, you'll need:

- ☐ Copy of one current pay stub, per borrower, reflecting current and year to date earnings
- ☐ Copy of 2 years W-2 forms
- ☐ Copies of account statements for last 1 month (bank, savings, retirement, investment)
- ☐ Final real estate sales contract, signed by both parties
- ☐ Copy of most recent 2 years tax returns (if self-employed, missionary, or using 1099, K1, or Social Security income)

If refinancing a First Mortgage, you'll need:

- ☐ Copy of one current pay stub, per borrower, reflecting current and year to date earnings
- ☐ Copy of 2 years W-2 forms
- ☐ A copy of your real estate taxes statement (must show assessed value)
- ☐ A copy of your homeowner's insurance policies declaration page (must show coverage of dwelling)
- ☐ A copy of your most recent mortgage statement
- ☐ Copy of Trust if the property is in a Trust
- ☐ Copy of most recent 2 years tax returns (if self-employed, missionary, or using 1099, K1, or Social Security income)

If Home Equity Line of Credit you'll need:

- ☐ Copy of one current pay stub, per borrower, reflecting current and year to date earnings
- ☐ A copy of your most recent mortgage statement
- ☐ A copy of your homeowner's insurance policies declaration page (must show coverage of dwelling)
- ☐ Copy of Trust if the property is in a Trust
- ☐ Copy of most recent 2 years tax returns (if self-employed, missionary, or using 1099, K1, or Social Security income)

