

Mortgage Checklist

- ❑ Photo ID for all applicants
- ❑ Sales agreement on house and lot and copy of the deed
- ❑ Construction Loan – price contract, plans and specifications
- ❑ List of assets (checking and savings account, mutual funds, IRAs, 401ks, etc.)
 - Addresses, account numbers, balances
 - Bank statements for the past three months
- ❑ List of liabilities (loans, credit cards, student loans, child care, etc.)
 - Addresses, account numbers, balances
 - Payments
- ❑ W-2's for the previous two years
- ❑ Most recent pay stub, showing a 30 day history and year to date income
- ❑ Name, address and phone number of employer for last two years
- ❑ Verification of any non-W2 income (ex. Social Security award letter)
- ❑ Other outstanding loan information:
 - Co-signer – name, address, account number, payment, balance
 - Co-maker – name, address, account number, payment, balance
 - Guarantor – name, address, account number, payment, balance
- ❑ Your address for the last two years
- ❑ Landlord's name and address for last two years
- ❑ If you owned other real estate:
 - Rental agreements or leases
 - Tax returns showing any rental income for the last two years
- ❑ If you are a non-U.S. resident citizen:
 - Green card
- ❑ If self-employed:
 - Profit and Loss statement for the current year
 - Complete individual and business tax returns for the past two years with W-2 and 1099 forms
- ❑ If purchasing a home under PHFA programs:
 - Copies of last three years income tax returns
- ❑ If you provided the Realtor with a cash deposit:
 - Copy of the check
- ❑ Check made payable to lender
- ❑ Application fee
- ❑ 1% of the mortgage amount to lock-in the rate, if applicable