

# Mortgage Application Documentation Checklist



*Enjoy a smoother closing by gathering and providing the appropriate paperwork in a timely manner.*

Here is a list of documents you and your co-borrower may need to complete your mortgage application. Additional documents may also be needed later in the process.

**Your most recent two pay stub(s)**

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- Your pay stub(s) cannot be more than one month old at the time you submit your application.

**Your previous year's W-2 form you employer**

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- Your W-2 is given to you every year by your employer so you can do your taxes.
- A copy of your W-2 should be attached to your tax return, so you should be able to find it there.
- If you filed electronically, you or your tax preparer should have a copy of your W-2.

**Your most recent month's bank and investment statements**

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- Be sure to copy all pages of your statements. If you don't receive paper statements, please print your entire online statement.
- Don't forget to include all of your accounts (checking, savings, and investments). Your accounts must show that you have enough money to afford your down payment and several mortgage payments.
- You will need to provide a detailed letter to explain any large deposits or withdrawals.

**A completed and signed Form 4506-T**

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- Please see attached form. (It gives us authorization to access your tax return.)

**If you are purchasing, your home purchase contract signed by you and the seller**

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- This indicates that you have found a home and are ready to move forward with your application.

**Proof of Homeowner's Insurance with first year paid**

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- Before the loan can close proof of adequate homeowner's insurance must be provided with proof of the first year paid in full

**NOTE: If you are SELF-EMPLOYED or you get paid any commissions, we also need your most recent two years of tax returns and W-2's, signed.**

- Don't forget all pages and schedules. We don't need copies of your state returns.
- If you own a business, we'll also need the most recent two years of personal tax returns and any business returns you filed for your company (e.g., 1120, 1120S, Schedule K-1 / 1065)
- If you filed electronically, you can print a copy from your tax software or ask your tax preparer.
- **Double Check!** Do all your returns have a signature? Have you included two years?