# Mortgage Application Documentation Checklist

The following is a list of documentation that may be required to underwrite your mortgage loan. Please be prepared to provide a copy of each item listed below upon request.

#### Identification

- Copy of Driver's License (front and back) OR
- Copy of Work Visa or Permanent Resident card

#### Primary Income

W2 Employee	Self Employed/Business Owner	Retired/Disabled
☐ 30 days' worth of pay stubs ☐ 2 most recent W2's	2 most recent business and personal returns Profit statement 2 most recent 1099's & K1's	

#### Other Income

- Distribution letter/documentation (if distributions have been set up from a source where you will receive monthly income and there is enough in the account to cover 3 years of receipt)
- If you have any other income or loss based on anything other than your W2 income, we will need 2 years tax returns (ie. Rental income, unreimbursed business expenses, etc.)

#### Assets/Gifts

- 2 most recent bank statements (All pages)
- Letter of explanation for all large deposits in your bank accounts
- Most recent retirement statement (All pages) if using 401k, IRA, etc. for assets or money at closing.
- ☐ Gift letter
- Copy of check or wire for gift funds from family member

#### Student Loans/Credit Inquiries

- □ Student loan payment letters (documentation of upcoming payment schedule if payment is deferred)
- Letter of explanation for credit inquiries

#### Current Home/Property Owners

- Paid home owners insurance declaration page if home purchase
- Declaration page for home owners insurance for all properties owned
- Most recent mortgage statement for first mortgage
- Most recent mortgage statement for second mortgage/home equity line of credit
- Credit line agreement/NOTE for second mortgage/HELOC if subordinating the second lien when refinancing

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