



Mortgage Application Checklist

Simplify Your Application, Get a Mortgage Faster

Completing your mortgage application can be overwhelming. We make it simple. Use our application checklist below to get organized and speed up the home loan process:

Mortgage Applicant Information:

- Full legal name
- Current residence address
- Social security number

Mortgage Income Verification:

- Names and addresses of all employers for the last two consecutive years, including dates of employment and gross monthly income
- W-2s for the last two years
- Federal income tax returns from the past two years
- Pay stub(s) for the last 30 days if not self-employed

Self-Employed Income Verification:

If self-employed, other financial statements may be required:

- Year-to-date profit and loss statement
- Balance sheet prepared and signed by an accountant and you
- Signed business and personal tax returns for the last two reporting years

Other Supporting Documentation:

Borrowers may include supporting documentation for any other income they wish to be considered toward qualifying:

- Social Security and disability payments—A copy of the award letter must be provided along with a recent check stub or copy of a bank statement if deposited electronically through direct-deposit.
- Pension income—You will need to provide a check stub and any forms showing duration of payments.

Applying for a mortgage application doesn't have to be stressful. Use our checklist above to get organized and prepared for the process.