

Mortgage Application Checklist

1. Identification Documents (신분증명서류)

- Government-issued photo ID (e.g., passport, driver's license)
- Social Security Number or equivalent (e.g., 주민등록번호)

2. Proof of Income (소득증빙서류)

- Recent pay stubs (최근 급여명세서, 2~3 개월치)
- Income tax returns and W-2/1099 forms (최근 2 년 소득세 신고서 및 원천징수영수증)
- Proof of additional income (rental income, alimony, etc.)

3. Employment Verification (재직 확인 서류)

- Employment verification letter (재직증명서)
- Employer contact details

4. Credit and Debt Information (신용 및 부채 관련 서류)

- Credit report (신용조회서 – 대부분 은행에서 자체 조회)
- List of current debts (기존 부채 목록)
- Monthly debt payments

5. Banking and Asset Documents (자산 및 은행 관련 서류)

- Recent bank statements (최근 2~3 개월 은행 거래내역서)
- Statements for savings, retirement, and investment accounts

6. Property Information (구매 부동산 관련 서류)

- Purchase agreement (매매 계약서)
- Property listing and details
- Appraisal report (감정평가서)
- Homeowners insurance quote

7. Additional Documents (추가 필요 서류)

- Gift letter (if applicable, 증여금 증빙 시)
- Explanation letters for credit issues or large deposits
- Landlord reference (if renting)