

# Mortgage Preparation Checklist



## Employment:

- ☐ Names and addresses for two full years
- ☐ Gross monthly income
- ☐ W-2s for two years, if available
- ☐ Year to date pay stub
- ☐ Proof of income from rentals, investments, etc
- ☐ Proof of retirement, disability or Social Security
- ☐ Proof of child support or alimony paid/received

If Self-Employed:

- ☐ Two years Federal Income Tax Returns
- ☐ Current year profit and loss statement

## Creditors:

- ☐ Each creditor's name, addresses and type of account
- ☐ Account numbers for each
- ☐ Monthly payments and approximate balances
- ☐ Amounts of child care expenses

## Banking:

- ☐ Names and addresses of banking institution
- ☐ Account numbers for all accounts
- ☐ Type of accounts and present balances

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## Miscellaneous:

- ☐ List of assets in stocks, bonds, and property
- ☐ Life insurance cash value (documented if used as cash down payment)
- ☐ If applicant is selling a home, a copy of sales contracts
- ☐ Social Security numbers for all parties
- ☐ Veterans - Certificate of Eligibility & DD-214
- ☐ Cash or check to pay for application fee

## Property:

- ☐ Copy of sales agreement
- ☐ Copy of listing on property
- ☐ Instructions on how appraiser is to gain entrance