Mortgage Application Checklist

Enjoy a smoother closing by gathering your paperwork before you apply.

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

☐ Your most recent one month’s pay stub(s)

That means:

<table>
<thead>
<tr>
<th>IF YOU GET PAID</th>
<th>YOU NEED TO SEND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Every week</td>
<td>Your last four pay stubs</td>
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<tr>
<td>Every two weeks</td>
<td>Your last three pay stubs</td>
</tr>
<tr>
<td>Monthly</td>
<td>Your last pay stub</td>
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</tbody>
</table>

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

☐ Your most recent two years of your Form W-2 from your employer

* 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 three months of bank and investment statements

* Be sure to copy all pages of your statements (front and back). 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.
* Double check! Are the three months of statements your most recent?

☐ A completed and signed Form 4506-C

* Your Mortgage Banker will give you this form. (It gives us authorization to access your tax return.)

☐ Your home purchase contract signed by you and the seller

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

NOTE: if you ARE SELF-EMPLOYED or you get paid any commissions, we also need your most recent two years of tax returns, signed.

* Don’t forget to include 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 your signature? Have you included two years?