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: IF YOU GET PAID YOU NEED TO SEND

- Every week
- Every two weeks
- Monthly

• 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-T or 4506T-EZ

• 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?