



*The human side of real estate.*

## Buyer's checklist for mortgage application

*To expedite your mortgage application, please bring the following items with you at the time of application.*

1. **Application Fee:** This fee will cover the cost of appraisal, credit report and processing fee.
2. **Employment:** Social Security numbers, names, addresses of employers for the past two years, one month's worth of pay stubs, last two year's tax returns and W-2 forms.
3. **Self-Employment:** Two years individual tax returns, two years corporate or partnership returns (if applicable), year-to-date profit & loss balance sheet.
4. **Secondary Income:** Retirement, disability, social security and income award letter.
5. **Rental Income:** Two years individual tax returns.
6. **Bank Accounts:** Most recent three months of statements (showing names, addresses and account numbers) for all checking, savings, CD's, money markets, stocks and bonds, mutual funds and any other pertinent asset accounts.
7. **Outstanding Credit:** Names, addresses and account numbers.
8. **Mortgages:** Lender address, account numbers, payment and loan balances.
9. **Landlord:** (If renting) Name, address and telephone number.
10. **Contracts:** Accepted Offer to Purchase, counter offers, amendments, earnest money receipts, name of listing agent and number, name of selling agent and number.
11. **FHA:** Driver's licenses, Social Security cards, legal description and preschool child care expenses.
12. **Veterans:** Certificate of Eligibility or DD214, preschool child care expenses.
13. **Divorce Decree:** Decree and all amendments if making child support and/or alimony payments, and proof there is no arrearage. If receiving payments, provide statement from County Clerk of Courts showing regular receipt of payments for 24 month period. There will be a small fee charged for these services.

*Being prepared with these and any other items that you feel are relevant will help to make your home purchase a pleasant experience.*