



# Mortgage Application Document Checklist



## OVERVIEW:

To begin applying for a mortgage, you must first get preapproved by your lender. Keep in mind that each lender has its own criteria, so additional documentation may be required as you move through the loan process.

## WHAT'S INCLUDED:

- A checklist of items to gather as you prepare to apply for a mortgage



# Mortgage Application Document Checklist

*Make sure you have these documents in hand to ensure a seamless transaction.*

## PERSONAL

- Valid identification (driver's license, government ID, passport, or Social Security card)
- Divorce decree (if applicable)
- Veteran status (for a VA loan qualifier)
- Work visa or permanent residence card (if applicable)
- \_\_\_\_\_

## EMPLOYMENT/INCOME

- Taxes, pay stubs, and tax returns
- All sources of income (pensions, military benefits, child support, alimony, etc.)
- Proof of employment letter (if changing jobs)
- Profit-and-loss statement and balance sheet (if self-employed)
- \_\_\_\_\_

## ASSETS

- Bank statements (checking and savings) and all monetary reserves
- Proof of down payment and earnest money
- Investment, money market, and retirement statements (401(k), IRA, etc.)
- Gift letter with a copy of the check or wire transfer
- \_\_\_\_\_

## LIABILITIES

- Outstanding loans (auto, student, etc.)
- Credit card statements
- Alimony/child support payment schedule
- \_\_\_\_\_

## PROPERTY

- Current lease agreement (if applicable)
- All home loans (second home, investment property, home equity, line of credit, etc.)
- Any known judgments, bankruptcies, or foreclosures
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- \_\_\_\_\_
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