



# MORTGAGE LOAN Checklist

FOR FASTER APPROVAL!



## Typical information that may be needed for your loan approval.

- Name and address of all employers for the last two (2) consecutive years
- Most recent pay stubs covering the last 30 days for all borrowers
- Two (2) most recent bank statements (all pages)
- Last two (2) years tax returns with any schedules and W-2s
- If Self-employed, year-to-date profit and loss statement and balance sheet signed by tax preparer and you, plus signed returns for two (2) years
- Proof of pension income if applicable
- If applicable, Social Security and Disability payment letters
- Dividend earnings
- Child support and/or Alimony earnings (copy of divorce decree or court order documents if using as income to support repayment)
- A copy of earnest money deposits
- Debtor information: names, balances, monthly payments including child support (copy of divorce decree or court order supporting child support debt)
- Statement of current investments (all pages of statement)

### FOR PURCHASE

- Purchase agreement signed and dated by all interested parties
- Copy of earnest money deposit

### FOR CONSTRUCTION TRANSACTIONS

- Copy of plans
- Contract and spec sheet from builder
- Copy of deed to property (if already in title)