

## Mortgage Loan Paperwork Checklist

**Property Address:**

IDENTITY AND INCOME VERIFICATION		Confirm
1	Full legal name, Social Security Number, and Birthdate	
2	Phone number, email address, and current and former residential mailing addresses over the last two years.	
3	Government-issued photo ID and Social Security card.	
4	Name, addresses, and phone numbers of all employers over the last two years.	
5	Primary and secondary income amounts and sources.	
6	Values of bank, retirement, investment, and other asset accounts.	
7	Monthly debt obligations.	
8	Address of property being purchased, year built, estimated down-payment amount, and purchase price.	
9	Estimates of annual property taxes, homeowners insurance, and any homeowner association dues.	

INCOME VERIFICATION - SELF EMPLOYED		Confirm
10	Federal tax returns (personal and business) for the past three years.	
11	Profit and loss statement — year-to-date.	
12	List of all business debts.	

INCOME/TAX DOCUMENTS		Confirm
13	IRS Form 4506-T — Request for tax transcript, completed, signed and dated.	
14	Pay stubs covering the last 30 days.	
15	W-2s for the past two years.	
16	Federal tax returns (1040s) for the past two years.	
17	Asset/bank statements — Most recent two months' statements for all accounts listed on the application (include all pages of the statement, including ones that are blank).	
18	Written explanation if employed less than two years or employment gap exists within the last two years.	

CREDIT VERIFICATION		Confirm
19	Credit explanation letter for late payments, collections, judgments, or other derogatory items in credit history.	<input type="checkbox"/>
20	Source of funds documentation for any large deposits on asset or bank statements.	<input type="checkbox"/>
21	Judicial decree or court order for each obligation due to legal action.	<input type="checkbox"/>
22	Bankruptcy/discharge papers for any bankruptcies in credit history.	<input type="checkbox"/>
23	Payment history for public utilities, phone, cable TV, car insurance, and other expenses.	<input type="checkbox"/>

OTHER		Confirm
24	Homeowners insurance information, including agent's name and phone number.	<input type="checkbox"/>
25	Purchase contract signed by all parties.	<input type="checkbox"/>