

Before you apply

Use the following checklist to help you ensure that you have prepared all of the documents and information that may be required to apply for a Mortgage Loan.

Employment History

- Name and address for all employers in the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- W2s for the last 2 years
- 1040s for the last 2 years
- Year-to-date profit and loss statement and current balance sheet (if self-employed)
- Award letter and copy of most recent check for retirement, Social Security or disability income

For Refinancing

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

Residence History

- Previous addresses for the last 2 years and how long you lived at each location
- If you currently rent: your landlord's name, address and phone number to verify your recent rental history, or 12 months of canceled rent checks.

Savings, Checking and Investment accounts

- Checking/Savings accounts: 2 most recent monthly statements (all pages)
- 401K/Retirement accounts: most recent quarterly statements (all pages)
- Stocks/Mutual Funds: 2 most recent monthly statements (all pages)

