

Mortgage Application Checklist

Ensure a smoother mortgage application process by gathering the following documents and information beforehand:

Proof of Income:

- W-2 forms for the last 2-3 years
- Recent pay stubs (at least one from each person signing the loan)
- Documentation of additional income (e.g., child support, pension)

Self-Employment Documents (if applicable):

- Last 2-3 years of business tax returns
- Recent profit and loss statement

Personal Tax Returns:

- Copies of your personal tax returns from the last 2-3 years

Credit Information:

- Account numbers and outstanding balances of all credit cards
- Details of other debts (e.g., student loans, car loans)

Bank Statements:

- Last 2-4 months of statements for checking and savings accounts

Investment Records:

- Recent brokerage account statements (2-4 months)
- List of significant assets outside brokerage accounts (e.g., real estate, stocks, bonds)
- Most recent statements of retirement accounts (e.g., 401(k))



Proof of Assets:


- Documentation of down payment sources (e.g., savings, gift letters)

Residential History:

- Addresses of where you've lived for the last 5-7 years, including landlord contact info (if renting)

For more information or assistance, contact me: Erica Anderson @ Real Premier Team powered by RE/MAX Fine Properties

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Identification and Legal Documents:

- Valid government-issued ID (e.g., driver's license, passport)
- Social Security number

This checklist is designed to be a comprehensive guide to help you prepare for the mortgage application process. Gathering these documents in advance can significantly streamline your journey toward homeownership.

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