

Mortgage Loan Application Checklist

The following information is needed to apply for a mortgage loan:

1. Items needed for a **HOME PURCHASE**:

- Pay stubs from the past 30 days
 - Previous year's W-2 forms
 - If self-employed, 2 years personal federal tax returns
 - Copy of most current bank, retirement, or investment statements (used to verify that there are enough funds for down payment, closing costs and reserve)
 - Copy of purchase agreement - if applicable
 - Earnest money check receipt - if applicable
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2. Items needed for a **MORTGAGE REFINANCE**:

- Pay stubs from the past 30 days
- Previous year's W-2 forms
- If self-employed, 2 years personal federal tax returns
- Recent mortgage statement from current first mortgage holder (to verify balance information)
- Real Estate tax statement (to verify legal description and owner of the property)
- Copy of current Homeowners Insurance policy
- Name of previous title company (if known, there could be a reduction in title work costs)