

# MORTGAGE LOAN CHECKLIST

Thinking of a mortgage loan?  
This checklist is here to help!

Below is a list of documents that I will need from you in order to process your loan application.

## Identification

- ☐ Driver's License

## Current Bank Statements (all pages)

- ☐ Checking / Savings / CD
- ☐ Stocks / Bonds / Money market
- ☐ IRA / 401k\*

## Income & Employment

- ☐ Complete 2 yrs employment history
- ☐ Paystubs for most recent 30 days
- ☐ W2s and/or 1099s (2 yrs)
- ☐ Retirement/SS award letters
- ☐ Federal Tax Returns w/all schedules (2 yrs)

## Property

- ☐ Homeowners Insurance contact information
- ☐ Mortgage statements for current properties
- ☐ Landlord contact information

## If Applicable

- ☐ Business Tax Returns (2 yrs)
- ☐ YTD Profit & Loss statement
- ☐ HOA dues statement
- ☐ Bankruptcy paperwork
- ☐ Divorce or child support documentation
- ☐ DD214 VA Form

## DOs and DON'Ts – tips for a smooth closing

### DO:

- ✓ Respond quickly to requests for information
- ✓ Keep records for all income and assets, including deposit slips
- ✓ Stay current on all existing accounts by making payments on time
- ✓ Notify us of any changes to your employment or other incomes

### DON'T:

- ✓ Deposit cash into accounts – it cannot be considered available funds
- ✓ Open any new credit cards or other accounts until after you close
- ✓ Make any large purchases like boats, cars, or furniture during the process

BEHL

\*if using retirement accounts and under the age of retirement, please confirm access to either withdraw funds or secure loan against those funds should need arise.



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