

Mortgage Loan Checklist

In order to expedite the mortgage loan process, please be sure that you bring everything you need to make your appointment as smooth and efficient as possible.

- Sales Contract** (On the purchase of your new home)
- Copy of Sales Contract and certified copy of Closing Statement** (On the sale of your present home)
- Copy of driver's license and Social Security Card** (FHA only)
- Residence History**
 - Past 24 months of residence with complete addresses
 - Length of time you lived at each residence
 - Name of landlord and their address (if currently renting)
- Employment History**
 - Employers for the past two years with complete addresses
 - Dates of employment for each place
 - Most recent two years of W-2's
 - Most recent two years of tax returns (with all schedules and signed in blue ink)
 - Year-to-date profit and loss statement and current balance sheet (if self-employed only)
 - If there have been any gaps in your employment, be prepared to explain
- Loans and Credit Cards**
 - Creditor's names and addresses
 - Account numbers
 - Current total balances you owe
 - Monthly installments, payments and how many months are left to pay
- Accounts**
 - Name and address of each financial institution
 - Three months of bank statements for all accounts
 - All account numbers
 - All current balances and values
- Current Real Estate**
 - Property addresses
 - Estimated market values
 - Outstanding loan balances
 - Amount of monthly payment
 - Amount of monthly rental income, if applicable
- Personal Property**
 - Net cash value of your life insurance
 - Year, make and value of your automobiles
 - Value of your furniture and other personal property
- If applicable, the following:**
 - Divorce papers Certificate of eligibility & DD214 (VA Only)
 - Check for appraisal and credit report fees



HelpDesk Line:
(949) 888-6788