

Mortgage Loan Document Checklist

Use this checklist to prepare the documents commonly requested when applying for a new mortgage loan.

General Documentation

- Past two (2) years' W-2 statements
- Most recent 2 years' complete tax returns
- Pay Stubs covering the last 30 days
- The two most recent monthly bank statements
- Most recent 2-month statements of 401K, IRA, or Mutual Fund Accounts
- Photocopies of certificates of deposits
- A letter of explanation for any known credit problems
- If renting: 12 months of canceled rent checks or the landlord's name and contact info

Additional Documentation Based on Loan Type

For Refinance:

- Copy of current mortgage payment coupon
- Most recent property tax bill
- Homeowners' insurance declarations page
- HOA Bill (if applicable)

For a Purchase:

- - Signed purchase contract
- - Realtors contact information
- - Condo Association contact information

For a VA Loan:

- - DD Form 214 (Long Form)

If You Are Divorced:

- - Fully executed divorce decree

If You Are Self-Employed, In Sales, Paid by Commission, or Own Rental Real Estate:

- - Two (2) years signed personal tax returns, including all schedules
- - If incorporated: last two years' corporate returns, year-to-date profit & loss statement, and balance sheet
- - K1s to match the 2-year returns submitted