

Mortgage Application Checklist



Financial documents

- Two most recent W-2s
- Paystubs for the last month
- Most recent tax return
- Checking account balance and statements
- Savings account balance and statements
- Investment or retirement account balance and statements*
- Balances and most recent statements for credit cards, student or auto loans, or any other debt
- Proof that cash gift doesn't need to be repaid*
- Documentation for any additional debt or obligations (child support, alimony, etc.)
- Cancelled rent checks for the last year (if you've been renting)

ID, legal, and other documents

- Photocopy of your state-issued ID, driver's license, and/or passport
- Copy of your Green Card (for non-citizen permanent residents)
- Copies of final divorce decree, bankruptcy discharge, or any other legal judgements*
- Copy of your Certificate of Release or Discharge from Active Duty (for veterans)
- Titles for any assets you currently own (this includes vehicles)

For business owners/self-employed

- Tax returns for yourself and your business for the last two years
- Profit & loss statement for the current year

** if applicable*