



ITEMS NEEDED FOR MORTGAGE APPLICATION

As part of the mortgage process, there are certain items you will need to provide to support your mortgage application. Providing the needed documents with the application can save you a lot of time and expedite the approval process.

All Applications/Pre-approval

- \$25 application fee collected with submission of application
- Current paystubs covering most recent 30 day period
- Last 2 years of tax returns (federal and state) including W-2 and 1099 forms
- Letter of Explanation if gap in employment within the last 2 years
- Copy of Social Security or Disability Benefit Letter (if applicable)
- Copy of pension/retirement statement & evidence of direct deposit (if applicable)
- Current asset statements (bank, 401-K, retirement funds, investment)
- Copy of Drivers License/Passport/Government Issued Identification

If Purchasing a New Home

- Offer to Purchase/Sales Contract (if currently under contract)
- Earnest Money Deposit - copy of deposited check

If Refinancing or Home Equity/HELOC

- Current 1st mortgage statement (if applicable)
- Current 2nd mortgage statement (if applicable)
- Homeowners Insurance coverage - Declarations page
- Current statement/bill for all debt to be consolidated (if applicable)