

Mortgage Application Checklist

Use this handy checklist to gather the documentation typically required to help you prepare and make the process easier. Just remember each lender is different, and may request additional documents from you and any co-borrowers.

	Borrower	Co-Borrower(s)
Personal Information		
Date of Birth	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Number	<input type="checkbox"/>	<input type="checkbox"/>
Current Housing Information		
For Renters: <ul style="list-style-type: none">• Current Address• Name and Address of Your Landlord• Proof of Lease• Current Monthly Rent Payment If you've haven't lived at your current address for more than 2 years, bring this information for your previous address too.	<input type="checkbox"/>	<input type="checkbox"/>
For Existing Homeowners: <ul style="list-style-type: none">• Current Address• Current Market Value of Your Home• Mortgage Lender• Mortgage Account Number• Current Monthly Mortgage Payment Amount• Outstanding Balance Due on the Mortgage	<input type="checkbox"/>	<input type="checkbox"/>
Employment Information		
Employment Verification Names, addresses, and telephone numbers of employers for the past 2 years.	<input type="checkbox"/>	<input type="checkbox"/>
Self-Employment Documents If self-employed, copies of the following from the past two years: <ul style="list-style-type: none">• Profit and Loss Statement• Balance Sheet• Business Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>
Financial Information		
Income Verification <ul style="list-style-type: none">• Two Most Recent Pay Stubs with Year-to-Date Earnings• W-2s for the Past Two Years	<input type="checkbox"/>	<input type="checkbox"/>
Additional Income Bring documentation to prove you receive any of these additional forms of income: social security or veteran's benefits (provide copies of the award letter), overtime bonuses, commissions, interest income.	<input type="checkbox"/>	<input type="checkbox"/>

Tax Information Copies of the following from the past two years of: <ul style="list-style-type: none"> • W-2 Tax Forms • Tax Returns 	<input type="checkbox"/>	<input type="checkbox"/>
Bank Account Information Account number(s) and current balance(s) for: <ul style="list-style-type: none"> • Checking • Savings • Any Other Account(s) 	<input type="checkbox"/>	<input type="checkbox"/>
Assets Information Statements of current assets, such as Individual Retirement Accounts (IRAs), Certificates of Deposit (CDs), stocks, and bonds. For individual investments, a current brokerage statement with the name of the stocks, the amount per share, and the number of shares owned.	<input type="checkbox"/>	<input type="checkbox"/>
Personal Property Information Disclosure of the value of your personal property, including employee retirement accounts, furniture, cars (copy of titles to any vehicles owned), any valuable collections or other valuable property, and life insurance.	<input type="checkbox"/>	<input type="checkbox"/>
Credit Information Credit card bills for the past few billing periods.	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property Information Federal tax returns and a schedule of all real estate property you own, plus account number and address of the mortgage company if any property you own is not paid for. If the property is rented, provide a copy of the current lease and rent payments in the form of canceled checks.	<input type="checkbox"/>	<input type="checkbox"/>
Gift Funds If money for the downpayment is a gift from a relative, supply a copy of: <ul style="list-style-type: none"> • Gift letter (stating the gift money does not have to be repaid) • Gift check 	<input type="checkbox"/>	<input type="checkbox"/>
Divorce or Separation Information A copy of the divorce decree or maintenance agreement, along with any amendments and a 12-month payment history of alimony and/or child support payments, as well as documents if the payments are needed to verify your income and qualify for the mortgage.	<input type="checkbox"/>	<input type="checkbox"/>
Information on the Home you are Purchasing		
Purchase Contract Copy of the executed purchase contract and any addendums. (If purchasing new construction, also include the plans and specifications.)	<input type="checkbox"/>	<input type="checkbox"/>

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