

# MORTGAGE LOAN APPLICATION CHECKLIST

In your initial interview, your loan officer will give you a good idea of the documentation that you and your co-borrower, if applicable, will likely need to provide. Here is a list of items you'll typically need after you apply for your home loan:

## TO BE PROVIDED BY ALL BORROWERS:

- \_\_\_ Valid driver's license or other government-issued photo identification, date of birth, and social security number
- \_\_\_ Most recent statements for the last two months on all checking, savings, stock, mutual funds, IRAs, or other liquid asset accounts
- \_\_\_ Accurate addresses and landlord/mortgage company information for past two years
- \_\_\_ Loan information, including balance, monthly payment, and any rents collected for other real estate owned, if applicable
- \_\_\_ Copy of fully executed sales contract, if available
- \_\_\_ Copy of canceled earnest money check, if purchasing
- \_\_\_ Funds for credit report and appraisal
- \_\_\_ Documentation on any additional source of income to be used in qualifying, if applicable

## TO BE PROVIDED BY SALARIED BORROWERS:

- \_\_\_ Pay stubs for the past 30 days
- \_\_\_ W-2 forms for the past two years, and full federal tax returns for the past two years, including all schedules

## TO BE PROVIDED BY SELF-EMPLOYED BORROWERS:

- \_\_\_ If self-employed or you own more than 25% of a business, copies of business tax returns for the past two years, including all schedules
- \_\_\_ Copies of previous 2 years' corporate/partnership tax returns if 25% or more of company is owned
- \_\_\_ Year-to-date profit and loss statement and balance sheet

## TO BE PROVIDED, DEPENDING UPON YOUR SITUATION:

- \_\_\_ If you have been divorced, a copy of final decree—particularly the financial settlement page, including alimony, child support, and the division of liabilities and assets
- \_\_\_ Documentation pertaining to any resolved or unresolved credit disputes you may have had
- \_\_\_ Certificate of Eligibility and DD-214 or Statement of Service, if applying for a VA loan
- \_\_\_ If previous bankruptcy, a copy of all bankruptcy papers with a copy of discharge
- \_\_\_ A copy of the settlement statement if you sold property in the last three months
- \_\_\_ Survey of your home, if refinancing a loan

\*Depending upon your situation, we may require more or less documentation.

For more information on how SWBC Mortgage can help you on your path to homeownership, visit us at [www.swbcmortgage.com](http://www.swbcmortgage.com) or call us at 1-800-460-6990.



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