

# Documents you will need to bring to your mortgage application:



## RESIDENTIAL HISTORY AND IDENTIFICATION

- **Your residential address** for the past two years.
- **Landlord names and addresses** of the last two years, if you rented during that time
- **Valid driver's license**

## EMPLOYMENT & INCOME HISTORY

- **Paycheck stubs** for the past 30 days showing your year-to-date earnings
- **W-2 forms or 1099 forms** (if you own a business) for the past two years
- **Federal tax return** for the past two years

## PERSONAL ASSETS

- **Bank account statements** from the two most recent months for all checking and savings accounts.
- **Other asset statements** from the past two months for any CDs, IRAs, stock, bonds or other securities you intend to use for your down payment.
- **Current real estate holdings**, including property address, current market value, mortgage lender's name and address, loan account number, balance and monthly payment.

## PERSONAL DEBT

- **A list on any new monthly debts** not listed on your credit report (auto loans, student loans, mortgage loans, credit cards, etc.), including creditor name, address, account number, minimum monthly payment amount and outstanding balance on each account.

## LOAN DOCUMENTATION TIPS

**When asked for documents, provide them promptly.** Never cross out, white out or alter any information on a document. "If you white out anything, it's not a valid document for lender purposes. Always provide every page of every document -- even the pages that say "This page is blank." If it says 'page one of seven,' the lender will require all seven pages. Finally, remain ready to supply updated documents.

