

# Mortgage & Home Equity Loan Application Checklist\*

## Property Information

- Current homeowners insurance declaration page
- Most recent real estate tax bills for county, municipality, and school district
- Name(s) of other person(s) on the deed
- Refinancing?** Current loan statement
- Purchasing?** Signed sales agreement and proof of funds for down payment
- Building new?** The construction contract, plans & specs, and draw schedule
- Selling your current property?** Copy of the listing agreement or sales agreement if under contract or HUD-1 statement from the sale

## Other Applicable Income

- Receive overtime, bonuses, or commissions?**  
Documentation supporting continued receipt
- Receive alimony or child support?** Court-ordered divorce decree, separation agreement, or property settlement
- Dividend and/or interest income?** Account statement history for 2 years
- Military income (allowance, hazard, proficiency)?**  
Verification of continued receipt for 3 years
- Veteran's assistance?** Documentation from VA
- Non-taxable income?** Must provide third party documentation of income for 2 years and verification of continued receipt for 3 years

## Other Documents

- Bank or asset statements for the past 2 months

## Borrower's Income Information

### Employed

- Paystubs for the past full month
- Year-end W-2 and 1099 forms for the past 2 years
- Federal tax returns for the past 2 years (including all schedules)

### Self-Employed and Business Income

*(25% ownership or more in business)*

- Accountant prepared year-to-date balance sheet and profit & loss statement
- Federal tax returns for the past 2 years (include all schedules and K-1 statements)

### Retired

- Current retirement account statements (401K, 403b, IRA, etc.)
- Pension letter
- Current Social Security award letter

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\*This checklist is intended to be used as a tool to help borrowers assemble information during the mortgage and home equity loan process. The information on this checklist is not required to start an application, but can be provided. Additional documentation may be requested.

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