



What to include with a mortgage application?

This may not be all items necessary as circumstances are different for everyone, these are the basics. We will outline each item that may apply.

1. Photo ID and Social Security card
2. One month consecutive pay stubs, most recent
 - a) detailed work history for previous 2 years (if not current job)
3. Two years of W-2's and / or 1099's, most recent
4. Most recent two years of federal tax returns with all schedules if self-employed_or you own rental property
5. Divorce/ separation/ child support documentation
(Proof of receipt of money to count towards income)
6. Two most recent bank statements all pages front and back
7. Latest statements for savings, investment, retirement accounts
8. List of all creditors, name, account numbers, current balances, and monthly payments.
9. Bankruptcy paperwork including petition and discharge of debtors
10. Copy of executed contract including all addendums from PHO including quotes from all contractors and plans/ specifications of the new home
11. Land documentation, (deed, taxes, purchase contract and survey if available)
Purchasing, gifted land or already own land need to bring
12. Landlord's name, address, phone numbers for the past 2 years.
13. Copy of sales contract and listing agreement for sale of current residence or copy of HUD-1 if sale of property has already closed.
14. Good faith deposit \$500.00 to be refunded if not approved. Otherwise, applies to down payment requirements.
15. Other _____