

# Mortgage Documentation Checklist

We ***promise*** to provide the answers and support you need.

## Income Verification

- Pay stubs for the last 30 days
- W-2 forms for the last two years
- Lease agreements/land contracts, if applicable
- Child support/alimony—friend of the court printout or 12 months cancelled checks
- Awards letter for social security, 1099 or disability income
- When income is derived from rental income, commission, interest or sources of income other than salary, tax returns will be required

## Sources of Funds/Down Payment

- Copy of your bank statements for the last three months, including:
  - Savings
  - Checking
  - Investment accounts
- Stock and securities account statements for last three months.
- HUD settlement statement if using funds from the sale of a property
- Sale of asset—proof of ownership, proof of sale and proof of funds transfer

## If You Are Self-Employed

- Signed completed tax returns for the past two years, include personal, partnership and corporate, if applicable, and all schedules
- Business profit and loss statement—YTD for current year if more than three months have passed since the end of the tax year

## Payment History

- Cancelled rent or mortgage payment checks for past 12 months, if not available on credit report
- Copy of land contract, if applicable
- Proof of child support/alimony payments

## Additional Information (if applicable)

- Purchase agreement, including legal property description and any addendum
- Copy of Divorce decree
- Explanation of discrepancies in credit

## Other

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