



HOME LOAN CHECKLIST

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HERE IS A LIST OF THE DOCUMENTS THAT WE WILL NEED.

(additional documents may be required upon review)

INCOME

- **PAYSTUBS:** Most recent 30 days of pay stubs with year-to-date figures for all applicants
- **W-2's / 1099's / K-1's:** (2018 and 2017) for each applicant. If you receive a 1099 and/or are self-employed, please let us know so we can personalize your documentation.
- **TAX RETURNS: 2018 & 2017** - Personal Federal Income Tax Returns (All apages, all schedules) If you are self-employed, please provide both your personal *and* business returns for both years. If you haven't filed for 2018, please tell us ASAP.
 - * - Note: If you OWE money to the IRS, please provide proof of full payment -OR- provide a copy of the official repayment plan with the IRS.
 - ** - If you are self-employed, please let us know so we can personalize your documentation.

ASSETS

- **BANK STATEMENTS** (Checking/ Savings/ Money Market, etc.): Most recent 2 months of bank statements for all accounts that you will be using to cover the down payment and closing costs. (Please be sure to provide ALL pages, even blank pages).
- **RETIREMENT ACCOUNTS/ 401(k), etc.)** - Provide most recent quarterly statement & terms of withdrawal. (please indicate if you will be withdrawing w/ a one-time penalty or taking out a loan.)

TRANSACTION-SPECIFIC

- **PURCHASE AND SALES AGREEMENT & ADDENDUMS** - All pages, fully-executed by all parties.
- **EARNEST MONEY DEPOSIT CHECK** - Once the check has cleared your account, provide back/front from online banking and send a 30 day activity statement. Print this from your online bank account.
- **IDENTIFICATION** - Current Driver's License and Social Security Card
- **REALTOR CONTACT INFORMATION** - Please provide phone number and email for your Real Estate Professional

OTHER

- **PRIOR HOUSING EVENTS** - If you have experienced a bankruptcy, foreclosure, short sale, or deed-in-lieu of foreclosure in the last 7 years, please provide the following items: (if you are unable to locate these items, please let us know).
 - **Bankruptcy** - Full decree and discharge (all pages)
 - **Foreclosure** - Full court order
 - **Short Sale/ Deed-in-Lieu** - Fully-signed copy of the prior Closing Statement
- **PRIOR MARRIAGES** - If you have been in a prior marriage, please be prepared to provide the full divorce decree and marital settlement agreement. (all pages)
- **REAL ESTATE HOLDINGS** - [If you own multiple real estate/ land properties] For each, please provide: Mortgage statement(s) (or proof of no lien), homeowners insurance declarations page, property tax bill, and proof of HOA (if applicable) If you are in the process of selling your current home before you close, please provide the sales contract and be prepared to send fully-signed copy of the Closing Disclosure on the day that it closes.

The Mortgage Firm

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STUCK? HAVE A QUESTION?
We're here to help. Give us a call.

(813) 928-9610