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LOAN APPROVAL CHECKLIST

Certain documents are required to complete the transaction, whether you're buying a new home or simply refinancing your existing mortgage. Ensuring you have all the documents on the list helps us finalize your mortgage faster.

ALL APPLICANTS

- ☐ Purchase contract or sale agreement - fully executed
- ☐ W2's for the last two years
- ☐ The most recent 30 days' worth of paystubs
- ☐ Government issued photo ID for all applicants
- ☐ Most recent checking, savings, and 401K statements - all pages
- ☐ 1099's - if applicable
- ☐ Social Security Awards Letter- if applicable
- ☐ Retirement Statements- if applicable

SELF-EMPLOYED

- ☐ Most recent two years of business and personal tax returns - all schedules and all pages
- ☐ Year to date Profit and Loss Statement
- ☐ Two years of 1099's - if applicable

CURRENT HOMEOWNER

- ☐ Most recent mortgage statement
- ☐ Declaration page for insurance
- ☐ Most recent property tax bill
- ☐ HOA dues - if applicable

While the list of documents above is a great start to move the process along, additional documentation may be needed. If this happens, we will be sure to reach out and let you know what they are.

NMLS #403123