

# Checklist Needed for a Mortgage



Whether you are a first-time home buyer or looking for a change of scenery from your current home, make sure you are properly equipped to get through the approval process. Use the following checklist to help you get through the lending process faster.

## Pre-Approval and Loan Application:

- Current driver's license or state-issued identification card
- Social security number (for all borrowers)
- W-2's for past two years of employment
- Recent pay stubs
- Proof of additional income outside of employment
- Source for down payment (i.e., two recent bank statements)
- Proof of rent or mortgage payments in the past 12 months

## Existing Homeowners:

- Mortgage statements
- Homeowners insurance policy

## Self-Employed:

- Year-to-date profit and loss statement
- Two years of business or personal tax returns

