

Here is a typical list of the documents you need when applying for a mortgage.
Your mortgage broker may request additional documents based upon your individual situation.

- Money for the down payment, closing costs, and cash reserves (purchases only)
- Completed sales contract signed by buyers and sellers (purchases only)
- Copy of an escrow letter or cancelled check verifying deposit funds (purchases only)
- Social Security numbers of all applicants
- A photo ID for all applicants
- Complete address for the past two years (including complete name and address of landlords for past 24 months)
- Name, address, and all income earned from all employers for past 24 months
- Previous two years' W-2s (salaried borrowers) - OR - previous two years' tax returns with all schedules (self-employed borrowers)
- Most recent 30 days pay stubs showing year-to-date earnings
- Name, address, account number, monthly payment and current balance for all loans and charge accounts
- Name, address, account number, and balance of all deposit accounts, such as checking accounts, savings accounts, stocks, bonds, etc.
- Three months most recent statements for deposit accounts, stocks, bonds, etc.
- If you choose to include income from child support and/or alimony, bring copies of court records of cancelled checks showing receipt of payment.
- Certificate of Eligibility DD 214 (VA loans only)

Your lender and closing attorney will also tell you what paperwork and documents you will need to present at the loan closing.