



# MORTGAGE APPOINTMENT Checklist

Below you will find a list of items that are needed as standard documentation required to process a mortgage application. We may require further information based on your personal circumstances or to further clarify any documentation or information you submit to us before we can consider your application complete. Your Mortgage Advisor will talk to you about what documentation is required for your application.

## Mortgage Checklist

- Photo ID
- Your two most recent paystubs showing at least 30-days of pay history
- Your W2 forms for the last two years
- Your federal tax returns for the last two years (Please include the first 2 pages of Form 1040)
- Two consecutive months of your most recent bank statements (Checking and savings accounts)
- Most recent statement of your retirement and, or investment account

### For other sources of income, if applicable, please provide:

- Last two years of tax returns with all schedules and pages and, or Business Tax returns (business owners)
- Award Letters for Social Security income/ disability
- 1099 from previous years

### If Refinancing, please provide additional documentation:

- Most recent Mortgage Statement
- Homeowner's insurance

### Additional documentation for construction loans:

- Copy of the deed for the land, if you own it
- Contract with a builder
- Plans and specifications for your new home
- Certificate of liability insurance for the builder
- Building permit
- Purchase agreement if purchasing a Manufactured Home to place on own land

Should you have any questions or if we can be of further service to you, please do not hesitate to call or email us at [mortgage@firstalliancecu.com](mailto:mortgage@firstalliancecu.com)