



Ready to apply for financing?

This quick reference checklist will help you gather all the necessary documents for a mortgage application. This is a partial list; additional information may be required depending on your circumstances. Our knowledgeable home loan specialists will guide you through the entire process, from start to finish. Stop by your local branch, call, or [apply online](#) today!

Your Income:

- W-2 statement for the past 2 years
 - Most recent pay stub with year-to-date earnings
 - Names and addresses of previous employer(s) for the past 2 years
 - If paid by commission— Form 1099 and last 2 years complete signed tax returns
 - If self-employed—last 2 years signed tax returns with schedules, year-to-date profit and loss statement, and business tax returns
 - Rental property—last 2 years signed tax returns with all schedules
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Your Present Obligations:

- Name, address and telephone number of landlord(s) for present and all previous residences for past 2 years
 - Last paid mortgage statement, real estate tax bill, declaration page of homeowners insurance and addresses of all real estate owned
 - Creditor names, balances and minimum monthly payments on all open loans and all credit cards
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Other Items Needed:

- 2 most recent monthly statements on all retirement, banking and investment accounts (all pages)
- Signed copy of the Purchase and Sale Agreement with all addendums; copy of deposit check, as well as a copy of the Real Estate Property Data Sheet (real estate broker has copies)
- Construction Loans—see [Construction Application Checklist](#)