

Essential Documents Needed for a Mortgage Application during Divorce

Every divorce situation is unique, and the documentation required for obtaining a mortgage will vary depending on the circumstances. In addition to the standard application documents that are required (proof of income, tax returns, bank statements), you may need the following during a divorce:

Executed copy of the final Divorce Decree (if available)

This document should be executed by the judge and stamped by the court. The property separation agreement in the Divorce Decree is needed to verify any court-ordered assignment of marital debt or any potential income from maintenance and/or child support.

If child support will be received, proof of children's age is required

*In order for child support to be counted towards your qualified income, you may need to provide a copy of your child's birth certificate showing that at least 36 months of child support is left to be received. The amount of time remaining that you will be eligible to receive child support is known as the *support continuance*.*

Proof of receipt of maintenance/support

Depending on the type of loan for which you are applying, you may need to provide proof that you've received support or maintenance for a specified period of time. Typically, this will be proof of receipt for 6 months; however, 3 months may be acceptable if you are applying for a government loan. Again—the 36-month support continuance will need to be established as well.

Promissory note income

If income from a promissory note is being counted towards qualified income, proof of receipt of 12 months prior to the application must be provided in addition to the 36-month continuance.

Have questions? [Contact](#) Apex Home Loans for more information.

