

MORTGAGE CHECKLIST

- Social Security card copies
- Drivers license copies
- Birth certificate copies
- Marriage certificate copy
- W-2 forms for the past two years
- Recent pay stubs (at least two months)
- Copies of checking and savings account statements
- Asset documentation
- Salary verification
- Written explanations for any late payments, recent credit inquires, collections, judgments or liens.
- Credit card numbers and balances
- Income tax statements
- Car and other loans documents: amount of loan; date of loan; current balance; monthly payment amount
- Corporate or partnership tax returns (if applicable)
- Gift letter if any of the funds (such as the down payment or earnest money) are being given to you by a family member.
- Current landlord's name and contact information (if you rent)
- Current and previous addresses
- Remember, interest rates fluctuate, so lock in the best interest rate as soon as you can.