

## Gathering Needed Documentation for Your Loan Application

Every client has different mortgage needs. When you start the pre-approval process and apply for a mortgage, there is some basic information needed for all parties on the loan application. Below is a preliminary list of information you should get together. In certain circumstances, additional information may be needed, but here are the basics.

### Social Security Number and date of birth.

- Driver's license (name, date of birth)
- Social Security Card (SSN)
- Passport (name, SSN, date of birth)

### Residence and address information for the most recent two years.

- Current address (driver's license)
- If current mailing address and street address are different, provide proof of mailing address

### Employment information for the most recent two years.

- Name, address and phone number of employer(s)
- Length of time on job (start/end dates)
- Position

### Income information.

- Most recent two paychecks showing your year-to-date earnings
- Most recent two years W-2 forms
- If self-employed or work on commission, federal tax returns for the most recent two years

### Asset information.

- Most recent two months of statements for all bank accounts, all pages
- Most recent statements for all retirement accounts, all pages
- Most recent two months/quarterly statements for all other assets/investments (CDs, stocks, etc.), all pages

### Items needed for a VA Loan.

- Certificate of Eligibility
- DD-214

### Information needed for some special circumstances.

- Separated/Divorced
  - Copy of divorce decree and/or separation agreement
  - Documentation of alimony or child support payments you are required to make or, if you will use this income to qualify for the mortgage, documentation of payments you receive. (Clerk of court's history of payments or canceled checks for the past 12 months.)
- Income from pension, disability, Social Security or public assistance
  - Copy of award certificate or a check from the issuing agency
- Bankruptcy, foreclosure or judgments against you in the past seven years
  - Relevant information about the proceedings such as a copy of the bankruptcy discharge and schedule of debts and assets
  - Attorney's letter discussing the outcome of proceedings in the case of judgments against you

**Please don't hesitate to call us anytime if you have questions.  
This list is only a guideline and nothing replaces the expert advice  
you will receive from your mortgage professional.**