

MORTGAGE APPLICATION DOCUMENTATION CHECKLIST



Welcome to *Mortgages by Linda!*

Please see below for a very important checklist of items needed in order to begin your loan application. All applicable items will be required for both the Borrower and Co-Borrower. Note, if at all possible, submit all required documentation to us in a .pdf format and do not submit items as a screenshot. Should you have any questions, do not hesitate to contact us! Thank you, **#TeamMBL**

PERSONAL INFORMATION

	Borrower	Co-Borrower
Copy of your current identification – driver’s license, state issued I.D., etc.		
Clear copy of your Social Security card		
Name, phone number, and email of your Human Resource department for Verification of Employment		
Name and number of homeowner’s insurance company’s agent. If you are in need of a recommendation and/or quote, we would be happy to recommend someone to you.		

FINANCIAL INFORMATION

	Borrower	Co-Borrower
Last 2 years of tax returns (<i>personal and business if applicable</i>)– all pages, schedules, and extensions if applicable		
Last 2 years of W2’s and/or 1099’s		
Last 30 days of pay stubs		
Last 2 months of bank statements – all pages including blank pages <ul style="list-style-type: none"> All online statements must have the web address listed at the top/bottom along with your full name and account number visible. Another option is to print them, take them to your bank and have them issue a bank stamp, date, and sign <i>each page</i> for verification. Note: we will need at least ONE official bank statement submitted. 		
Once you have submitted your binder check, we will need a front and back copy of your binder check after it has cleared your bank account		

OTHER APPLICABLE INFORMATION

	Borrower	Co-Borrower
Most recent pension, social security, & disability award statement (all pages including blank pages)		
IRA statement (all pages including blank pages)		
Last quarter 401k statement (all pages including blank pages)		
Child support documents (all pages including blank pages)		
Gift letter form if you are receiving any gift funds for closing (we will provide this)		
Gift letter documentation - *Whoever is providing any gift funds to you for closing will need to provide a 30 day bank statement or transaction history showing funds before and after the gift money balance. <i>Each page must be signed, dated and stamped by the teller.</i>		
Self-employed buyers will need to provide all returns (this includes business and personal), all schedules and K1’s - if you have any filed extensions with the IRS, please provide copies as well.		
Name and number of your current landlord if you are renting from an individual		
If you are self-employed, we need a Profit and Loss Statement & Balance Sheet for the current year.		