

MORTGAGE LOAN APPLICATION CHECKLIST

To be provided by All Borrowers

- ✓ Valid driver's license or other government-issued photo identification, date of birth, and social security number.
- ✓ Most recent statements for the last two months on all checking, savings, stock, mutual funds, IRAs, or other liquid asset accounts.
- ✓ Accurate addresses and landlord/mortgage company information for past two years.
- ✓ Loan information, including balance, monthly payment, and any rents collected for other real estate owned, if applicable Copy of fully executed sales contract, if available.
- ✓ Copy of cancelled earnest money check if Purchasing.
- ✓ Funds for appraisal.
- ✓ Documentation on any additional source of income to be used in qualifying, if applicable.

To be provided by Salaried Borrowers

- ✓ Pay stubs for the past 30 days.
- ✓ W-2 forms for the past two years, and full federal tax returns for the past two years, including all schedules.

To be provided by Self-Employed Borrowers

- ✓ If self-employed or you own more than 25% of a business, copies of business tax returns for the past two years, including all schedules.
- ✓ If 25% or more of company is owned, copies of previous two years' corporate/partnership tax returns.
- ✓ Year-to-date profit and loss statement and Balance sheet.

To be provided, depending upon your situation

- ✓ If you have been divorced, a copy of final decree—particularly the financial settlement page, including alimony, child support, and the division of liabilities and assets.
- ✓ Documentation pertaining to any resolved or unresolved credit disputes you may have had.
- ✓ Certificate of Eligibility and DD-214 or Statement of Service, if applying for a VA loan.
- ✓ If previous bankruptcy, a copy of all bankruptcy papers with a copy of discharge.
- ✓ A copy of the settlement statement if you sold property in the last three months.
- ✓ Survey of your home, if refinancing a loan.

Note:

**Depending upon your situation, we may require more or less documentation.*

***Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it be considered for prequalification purposes.*

For more information on how HMAC can help you visit us at www.homemac.com or call us at (800) 900-7040