

MORTGAGE APPLICATION CHECKLIST

ENJOY A SMOOTHER APPLICATION PROCESS BY GATHERING THE BELOW DOCUMENTS BEFORE YOU APPLY



ALL BORROWERS

- Copy of W-2's, 1099's and tax returns for the last two years.
- Copy of paycheck stubs for the last 30 days (most current).
- Checking and savings account statements for the last two months (all pages, account number, name, and bank name must be visible).
- Homeowners insurance information.
- Documentation of any assets used for a down payment, closing costs, or cash reserves.
- Copy of driver's license for applicant and co-applicant.
- Copy of Purchase Contract and Cancelled earnest money check.

SELF-EMPLOYED BORROWERS

- Copy of most recent two years tax returns (with all schedules including KIs if applicable).
- Copy of current year, profit & loss statement.
- Copy of corporate/partnership tax returns for the most recent two-year period if owning 25% or more of a company -- copies of W-2's or 1099 forms.

OTHER DOCUMENTS THAT MAY BE REQUIRED

- Previous bankruptcy, need copies of discharge, including ALL supporting schedules.
- Divorce Decree if applicable (all pages).
- Documentation supporting moneys received from social security/retirement trust income, i.e., copies of direct deposit bank statements, awards letter, evidence that shows income will continue.
- If you own rental properties, please provide copies of current leases.
- Copy of Sales Contract or Settlement Statement (HUD1).

DOCUMENTS FOR VA LOANS

- VA: Original Certificate of Eligibility and copy of DD214 Discharge Paper.
- VA: Name and address of the nearest living relative.

420 Century Way, Suite 100,
Red Oak, TX 75154
hometownlender@trinityoaksmortgage.com
469.552.5604
www.trinityoaksmortgage.com

