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MORTGAGE DOCUMENT CHECKLIST



Below is a list of common items needed to complete a mortgage application for preapproval.

EMPLOYMENT DOCUMENTATION

- Names, addresses, telephone number, dates of employment for the **last 2 years**
- W-2/1099 forms for all employers for the **last 2 years**
- Signed personal federal tax returns and scheduled for the **last 2 years**
- Most recent consecutive pay stubs covering the last 30 day period showing year-to-date income
- Copy of employment/transfer letter/agreement if applicable
- Social security, retirement, and/or pension award letter if applicable

If self-employed or commissioned

- **Last 3 years** completed personal and/or corporate tax returns and schedules, signed and dated
- Year-to-date profit and loss statement and balance sheet signed and dated
- Copy of your business license

If child support or alimony is necessary to qualify

- Divorce decree (MDA) and settlement agreement
- Printout from court, canceled checks or bank statements showing receipts for the last 12 months
- If a full-time student in the past 2 years, college transcript and diploma if applicable

ASSET/ACCOUNT DOCUMENTATION

- Most recent bank statements on all accounts (all pages) including checking, savings, money market, 401k, IRA, stocks, retirement funds, etc. **last 3 months**
- Copy of bank statements showing all monies given to builder clearing your accounts (all pages)
- Letter and documentation regarding any large deposits (other than paychecks)
- If a home was recently sold, a copy of the HUD-1 Settlement Statement from that closing will be needed
- Listing agreement, guaranteed sale agreement, and/or pending sale contract on current home if applicable
- Addresses, mortgage information and signed lease agreement(s) on any rental property along with complete Federal Tax Returns for the **last 2 years** (all pages)
- Year, make, and estimated value of all vehicles

OTHER INFORMATION

- Account numbers, payments, and balances on all credit debt, vehicle loans, and other financial obligations
- Complete addresses for all residences in the last 24 months (i.e. last 2 years)
 - If renter, landlords name and phone number and canceled rent checks for last 12 months
 - If homeowner, provide year end mortgage statement and recent mortgage payment canceled checks
- Letter explaining any slow pays, collection accounts, judgments, or other credit problems
- If bankrupt in the past 7 years, complete file-stamped bankruptcy papers and discharge along with a detailed explanation for the bankruptcy
- If divorced in the past, complete file-stamped divorce decree and property settlement agreement
- If applying for a VA mortgage, an original certificate of eligibility and discharge papers (DD-214) or an original statement of service, if active duty including off base housing authorization is required
- Copy of driver's license (**front and back**), copy of social security card and green card if applicable
- If you will be saving funds for **DOWNPAYMENT and CLOSING COST**, please plan on providing all monthly bank statements and your pay stubs up to the **week before closing**
 - If receiving gift money for down payment, provide a copy of gift letter (funds will be verified)

*****NOTE: PreApproval is required before we view properties*****