

**USE THIS LIST TO BEGIN GATHERING EVERYTHING YOU'LL NEED WHEN YOU APPLY FOR YOUR MORTGAGE LOAN—  
THE MORE YOU BRING WITH YOU, THE SMOOTHER THE PROCESS WILL GO.**

- Original purchase contract (the loan officer will copy it and return the original to you)
- Copy of earnest money (deposit) cancelled check
- Employment history details
- Last two years' W-2 forms
- Last two years' income tax returns
- Paycheck stubs for past 30 days
- Verification of secondary income (e.g., investment accounts, bonuses, a part-time job, child support)
- Assets: Account numbers, balances, and branch addresses
  - Checking\_\_\_\_\_
  - Savings\_\_\_\_\_
  - Stocks/bonds (current market values)\_\_\_\_\_
  - Other\_\_\_\_\_
  - Other\_\_\_\_\_
- Debts: Account numbers and addresses
  - Auto loan(s)\_\_\_\_\_
  - Boat loan(s)\_\_\_\_\_
  - Student loan(s)\_\_\_\_\_
  - Credit card\_\_\_\_\_
  - Credit card\_\_\_\_\_
  - Other\_\_\_\_\_
  - Other\_\_\_\_\_
- Explanation of any credit problems (e.g., previously declared bankruptcy, excessive credit card debt)
- Divorce or separation documents (if you receive or pay alimony or child support)
- Landlord's name and phone number (if renting)
- Disposition of present home (if you already have a home, do you plan to sell it or rent it out?)
- Person who will give lender access to lender's appraiser (name and phone number)
- Your check for appraisal, credit report, and/or loan application fees (your lender will tell you what this cost is)