



## **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

\*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](http://www.homemac.com) or call us at 1.800.900.7040

Home Mortgage Alliance Corporation (HMAC)  
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