



MORTGAGE LOAN CHECKLIST

how to prepare for a home loan

- 2 years of tax returns
- 2 years of W-2
- If self-employed, 1099s and copy of business license
- Most recent bank statement (*all accounts and all pages*)
- Most recent pay stubs (*minimum of 30 days*)
- Explanation of any deposits over \$1,000 other than normal pay into accounts (*signed & dated*)
- Copy of driver's license
- Explanation of any inquiries on credit report (*signed and dated*)
- Divorce Decree and Separation Agreement (*if applicable*)
- Copy of Earnest Money Check & Purchase Contract



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