

You'll need to gather a wide variety of information before applying for a home loan. This helpful checklist will give you an idea of what you may be asked to provide.

Personal Information

- ✔ **Social Security number and date of birth.** Required of you and any co-borrowers.
- ✔ **Divorce or separation information** (*if applicable*). A copy of the divorce decree or maintenance agreement.
- ✔ **In-school/student information.** School transcripts or diploma if you don't have 2 years of employment history.
- ✔ **Current housing information** (if applicable). **For homeowners**, current mortgage statement, home owners insurance statement, HOA statement (if applicable). **For renters**, your address, the name and address of your landlord, proof of lease and your current monthly rent. If you've lived at your current address for less than 2 years, bring information for your previous addresses.

Employment Information

- ✔ **Employer(s) verification.** Names, addresses, and telephone numbers of your employers for the past 2 years.
- ✔ **Income verification.** Your 2 most recent pay stubs with year-to-date earnings.
- ✔ **Self-employment documents.** If self-employed, bring your profit and loss statement and balance sheet for the past 2 years.

Financial Information

- ✔ **Tax information.** W-2 tax forms and tax returns for the last 2 years.
- ✔ **Bank account(s) information.** Account number(s) and current balance(s) of your checking, savings, or any other account(s).
- ✔ **Assets information.** Statements of current assets, such as Individual Retirement Accounts (IRAs), Certificates of Deposit (CDs), stocks, and bonds.
- ✔ **Rental property information.** Federal tax returns and a schedule of all real estate property you own, plus account number and address of the mortgage company if any property you own is not paid for. If the property is rented, provide a copy of the current lease.

Information About The Home You Are Purchasing

- ✔ **Contract and deposit information** (*if you are in escrow*). A signed copy of your ratified sales contract, showing that you and the owner have accepted your offer and receipts for the earnest money deposit toward the property.
- ✔ **A copy of a gift letter.** If part of the down payment or closing costs will be from a gift, bring a signed letter from the donor stating that you don't have to repay the gift money.