

Mortgage Checklist

Be Prepared

When you are ready to apply, please be prepared to provide the following application and property information:

1. Application Information (for all applicants)

- Home address(es) for the previous two years
- Your social security number(s)
- Employment information for the previous two years including employer name, address and phone number
- Income information including salary, overtime, bonuses, commissions, dividends, interest, retirement and any other source of ongoing income (excluding alimony and child support)
- Liquid assets including bank name, account type, balance, and source of down payment
- Other assets including the value of bonds, stocks, life insurance, retirement funds, jewelry, automobiles, etc.
- Liabilities including creditor names and outstanding balances for all debts including notes payable, 401(k) loans, life insurance loans, stock pledges, alimony, child support, co-sign loans, credit union loans, and other liabilities
- Real estate owned including property address, market value, outstanding liens, rental income, mortgage payments, taxes, insurance and maintenance dues

2. Property Information

- Purchase Contract

Planned Unit Development (PUD), Condominium or Co-op

- Name of Development or Project
- Phone Number of the Homeowner's Association (if available)

New Construction:

- Year land or lot was acquired
- Original cost of land/lot
- Amount of liens
- Estimated cost of construction

Refinance Loans:

- Year property was acquired
- Original cost of the home
- Cost of improvements
- Amount of liens
- Description of improvements

When you apply for your loan, you'll be asked to pay a fee that can be charged to a major credit card. This non-refundable fee will be applied toward the cost of the property appraisal and credit report. If you apply in person, you have the option of paying this fee by check.