

## DOCUMENTS FOR STANDARD LOAN APPLICATION

These are typical documents you will need to provide your Lender when making an application for a mortgage. Guidelines vary from program to program and your specific situation may require additional documentation.

### INCOME & EMPLOYMENT

#### W-2 and Salaried Employees:

- o Name, address, and phone numbers for all employers in the last 2 years.
- o W-2's for most recent 2 years.
- o Tax Returns for the most recent 2 years.
- o Most recent 30 days check stubs.

#### Self Employed:

- o Most recent two years business and personal tax returns, all schedules.
- o Business License.



### OTHER TYPES OF INCOME

- o Social Security Award Letter.
- o 1099's for most recent 2 years.
- o Divorce Decree and Child Support Order if using child support income.
- o Current Lease Agreement, mortgage statement, insurance declarations page, and proof of taxes for all rental properties owned.

### ASSETS

- o Most recent 2 full months banks statements. (All pages of document required)
- o Recent statement from 401k, stock or investment accounts, mutual fund etc...if being used for down payment, closing costs, or payment reserves.
- o Copy of Earnest Money Check and proof of funds clearing your account.

### OTHER ITEMS THAT MAY BE REQUIRED

- o Bankruptcy Discharge paperwork or Chapter 13 payment agreements.
- o Two forms of identification; Driver's License, SS Card, etc...
- o Fully Executed Purchase and Sale Agreement for property being purchased.
- o HUD-1 Settlement Statement for sold property.
- o Landlord's name and contact information to verify rental history.
- o Explanation of inquiries on your credit report to verify any payments that may not have been reported.

Every situation is unique. Depending on yours, additional documentation may be requested by your Lender. Having the minimum amount of documentation together can speed up your loan closing considerably, and prevent a lot of problems that can arise.



For More Information or to Apply Online visit [www.HHLNORTHWEST.com](http://www.HHLNORTHWEST.com)

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