



LAUREN KLEIN
REALTOR®



BE PREPARED TO MAKE A MORTGAGE APPLICATION

Part of my service to you is to make sure you are prepared for all aspects of your buying transaction. One of the biggest hurdles is getting through the mortgage process.

Now is a good time to start gathering the following documents so you are ready to go when the time comes to apply. Your lender may require additional and/or different information from you, but these are the standard requests.

Once you apply for your mortgage you will be provided with a checklist of items they require.



CHECKLIST

- Copy of current photo ID for all parties on the title (driver's license or passport).
- Two or four most recent current and consecutive pay stubs (30 days worth).
- Copy of W2s for last two years.
- Copy of federal personal and business tax returns (all pages/all schedules for the past two years).
- Two months of recent bank statements (all pages of checking/savings required).
- Two months of stocks/bonds/IRA/401K investment statements (all pages).
- Proof of student loan payments (if applicable) with a letter stating account number for each deferred student loan and estimated monthly payments when comes due.
- Name and phone number of your employer (for verbal verification of employment).
- Current copy of SS card.
- Payment for appraisal/credit card information to be submitted when you make application (your appraisal will be ordered by your lender).