

Your Mortgage Application Checklist



To get a head start on your financing, begin collecting the following documents that are typically required to complete your purchase.

From all borrowers:

- ___ A valid driver's license or other government-issued photo identification and Social Security number
- ___ Most recent statements (the last two months) for all checking, savings, stocks, mutual funds, IRAs or other liquid asset accounts
 - Single deposits in excess of 10% of your gross monthly income and multiple deposits in excess of 20% of your gross monthly income will need to be documented as to the source of the funds
 - If funds for closing costs and/or down payment will be from the receipt of gift funds, please let us know in advance so we can provide you with a list of the documentation required for this type of asset
- ___ Up-to-date addresses and landlord/mortgage company information for the past two years
- ___ Current mortgage statements for all properties including balance, monthly payment and any rent collected for other real estate owned, if applicable

From salaried borrowers:

- ___ Most recent paystubs (for the past 30 days)
- ___ SSI/Disability/Pension Award Letters
- ___ W-2/1099 forms for the past two years and personal 1040 tax returns including all schedules

From self-employed borrowers:

- ___ Corporate 1120S/partnership 1065 tax returns for the past two years, if you own 25% or more of the company
- ___ Year-to-date profit and loss statement and balance sheet
- ___ Most recent personal 1040 tax returns with all schedules from the past two years

For Purchase loans:

- ___ Copy of sales contract
- ___ Contact information for the insurance agent that will provide insurance for the home

Need a home insurance quote? Visit rbfcu.org/getquote to request your free, no-obligation quote.

For Refinance loans:

- ___ Survey of your property
- ___ Copy of current mortgage statement
- ___ Copy of current mortgage note
- ___ Copy of current homeowners insurance declarations page
- ___ Deed of trust
- ___ Closing disclosure from the time of purchase

Depending on your situation, you may also need:

- ___ **If you have been divorced:** A certified copy of the final divorce decree including all pages that have been fully executed by all parties, including the judge
- ___ Child support order(s)
- ___ **If you have had credit disputes:** Documentation pertaining to any resolved or unresolved issues
- ___ **If you have previously filed a bankruptcy petition:** A copy of entire bankruptcy with a copy of the discharge notice
- ___ **If you have sold property in the last three months:** A copy of the closing disclosure

If you are applying for a VA loan, you may also need to provide:

- ___ Most recent Leave and Earnings Statement (LES)
- ___ Statement of Service Letter
- ___ Copy of Transfer Orders
- ___ Certificate of Eligibility (COE)
- ___ DD-214-Copy 4

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