

4 Winners Circle | Albany, NY 12205 (518) 690-2232 | (877) 266-7722 | Fax (518) 458-5265 www.homeownersadvantage.com

## **Mortgage Application Document Checklist**

You will need to present the following items at the time of your mortgage application:

Most recent pay stubs for a 30-day period
Last two years of W2 forms from all employers
Last two years of tax returns
Two most recent checking, savings, or investment statements (verifies funds for down payment and closing costs)
Copy of purchase contract with all addendums
Copy of deed for subject property (from seller or realtor)
Copy of tax bills for subject property (from seller or realtor)
Copy of homeowners insurance declarations page



Valid credit card for appraisal fee

Additional documentation may be necessary for certain loan situations, such as self-employment income, bankruptcy, divorce, etc. For more information, please call (877) 266-7722.

Please keep in mind that ALL mortgage lenders require these same documents.

## TIPS:

- > Save and collect these documents in anticipation of the application process.
- Never cross out, hide, or alter any information on a document.
- Always provide every page of every document even if the last page is mostly, or all, blank.
- > Be prepared to supply updated documents.

