



MORTGAGE APPLICATION CHECKLIST

Financing a home can be a complex process but having the right documentation can make the process flow a lot smoother. Here is a convenient checklist of documents that will make the mortgage application process a breeze. Coastal Mortgage Solutions will lead you through the mortgage process to make it a stress-free and enjoyable experience.

DRIVER'S LICENSE AND SOCIAL SECURITY CARD

FOR HOME PURCHASE LOANS:

-Sales contract with original signatures, along with a copy of the earnest money check

RESIDENCY:

-Complete address for each residence you've resided at during the past 24 months-For renters: landlord information (name, address, and phone)

EMPLOYMENT:

-Names, addresses, and phone numbers of all employers for the past two years-Relocation: Copy of employer's relocation agreement

VA LOANS:

-Copy of DD214s and certificate of eligibility

INCOME:

-Past two years W-2 or 1099 forms
-Last 30 days pay stubs
-Self-Employed: Past two years' complete tax returns
-Award letters for social security
-Award letters for retirement/pension incomes
-Court order for child support

ASSETS:

-Two months' original bank statement (all pages) on all checking, savings, credit union, and investment accounts (including retirement)

CURRENT LIABILITIES:

-Current balance and minimum monthly payments

DIVORCED OR SEPARATED PERSONS:

-Complete divorce petition, signed, recorded final decree, and/or separation agreement

RENTAL PROPERTIES:

-Copies of current leases and tax returns
-Copy of insurance declaration page
-Copy of real estate tax bill
-Copy of mortgage statement if property is financed

FOR REFINANCE LOANS:

-A copy of the warranty deed and any current mortgage and/or bill payoff information (copies of last statements)
-A copy of the current tax and home insurance expenses, along with a copy of the survey and owner's title insurance policy