



WILLOW BEND
MORTGAGE

Steps to Buying a Home: Mortgage Checklist

The following information is usually required during the home loan process:

- Proof of identity and address
- Your Social Security number
- Current pay stubs (or, if self employed, your tax returns for the last two years)
- W2s from current and previous employers
- Bank statements for the past two months
- Investment account statements for the past two months
- Life insurance policy
- Retirement account statements for the past two months
- Make and model of vehicles you own and their resale value
- Credit card account information
- Auto loan account information
- Personal loan account information
- List of assets
- List of debts
- Signed sales contract

If you currently own Real Estate:

- Mortgage account information
- Home insurance policy information
- Home equity account information (if applicable)

More information you might be asked to provide:

- Canceled mortgage or rent checks
- Gift letter (if you'll be using gift funds for your down payment, proof that it's a gift and not a loan)
- Divorce decree (if applicable)
- Bankruptcy documents (if applicable)
- Proof of additional income
- Profit and loss statements (if self-employed)



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