

MORTGAGE LOAN APPLICATION CHECKLIST

In your initial interview, your loan officer will give you a good idea of the documentation that you and your co-borrower, if applicable, will likely need to provide. Here is a list of items often needed after you apply for your home loan:

✓	To be provided by all borrowers	✓	To be provided by self-employed borrowers
	Valid driver's license or other government-issued photo identification, date of birth, and social security number		If self-employed or you own more than 25% of a business, copies of business tax returns for the past two years, including all schedules
	Most recent statements for the last two months on all checking, savings, stock, mutual funds, IRAs, or other liquid asset accounts		If 25% or more of company is owned, copies of previous two years' corporate/partnership tax returns
	Accurate addresses and landlord/mortgage company information for past two years		Year-to-date profit and loss statement and balance sheet
	Loan information, including balance, monthly payment, and any rents collected for other real estate owned, if applicable	✓	To be provided, depending upon your situation
	Copy of fully executed sales contract, if available		If you have been divorced, a copy of final decree—particularly the financial settlement page, including alimony, child support, and the division of liabilities and assets
	Copy of canceled earnest money check, if purchasing		Documentation pertaining to any resolved or unresolved credit disputes you may have had
	Funds for appraisal		Certificate of Eligibility and DD-214 or Statement of Service, if applying for a VA loan
	Documentation on any additional source of income to be used in qualifying, if applicable		If previous bankruptcy, a copy of all bankruptcy papers with a copy of discharge
✓	To be provided by salaried borrowers		A copy of the settlement statement if you sold property in the last three months
	Pay stubs for the past 30 days		Survey of your home, if refinancing a loan
	W-2 forms for the past two years, and full federal tax returns for the past two years, including all schedules		

*Depending upon your situation, we may require more or less documentation.

**Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it be considered for prequalification purposes.

For more information on how SWBC Mortgage can help you on your path to homeownership, visit us at swbcmortgage.com or call us at **1.800.460.6990**.



© 2017 SWBC. All rights reserved. Loans are subject to credit and property approval. Other restrictions and conditions may apply. Programs and guidelines are subject to change without notice. Rates are subject to change daily. Corporate office located at 9311 San Pedro Avenue, Suite 100, San Antonio, TX 78216. SWBC Mortgage Corporation, NMLS #9741 (www.nmlsconsumeraccess.org). 8540-5489 04/17

