



# Mortgage Application Checklist

To successfully complete your loan application, you will be required to provide some specific financial information. Your Mortgage Loan Originator (MLO) will also ask permission to request a credit report. Additionally, your MLO will ask qualifying questions to obtain an understanding of your particular situation and how best to accomplish your goals and needs. To facilitate the process we have designed this handy checklist to help you and any co-borrower gather the necessary information.

## Documents Required for Pre-Approval

### 1 Income

- Last 2 years federal tax returns with all schedules
- Last 2 years W-2 forms
- Last 30 days paystubs

### 2 Assets

- Most recent 2-month supply of bank statements for all funds to be used for closing. Note: All pages to each statement.

### 3 Identification

- Photo ID

### 4 Additional Documentation if Applicable

- Last 2 years business returns. Note: All schedules to each return.
- Divorce decree / settlement agreement
- Proof debt paid by another person
- Documentation to support large deposits, gifts, inheritance
- Documentation to support recently opened debt
- Earnest Money Deposit — A copy of your cancelled check (front and back) once the check has cleared your account.



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**TO VIEW RATES AND  
APPLY ONLINE:**

[elements.org/bmarshall](https://elements.org/bmarshall)