

# FB Home Loans™

## Your Mortgage Application Checklist

Get a head start on your financing by collecting the following documents.  
These documents are often required to complete your purchase.

### From all borrowers:

- Date of birth, Social Security number, and valid government-issued photo identification card
- Most recent statements (the last two months) for all checking, savings, stock, mutual funds, IRAs or other liquid asset accounts. Single deposits in excess of 10% of your gross monthly income and multiple deposits in excess of 20% of your gross monthly income will need to be documented as to the source of the funds. If funds for closing costs and/or down payment will be from the receipt of gift funds, please let us know in advance so we can provide you with a list of the documentation required for this type of asset
- Up-to-date addresses and landlord/mortgage company information for the past two years
- Loan information, including balance, monthly payment and any rents collected for other real estate owned, if applicable

### From salaried borrowers:

- Most recent paystubs (for the past 30 days)
- SSI/Disability/Pension Award Letters
- W-2/1099 forms for the past two years, and personal 1040 tax returns including all schedules

### From self-employed borrowers:

- Corporate 1120S/partnership 1065 tax returns for the past two years, if you own 25% or more of the company
- Year-to-date profit and loss statement and balance sheet
- Most recent personal 1040 tax returns with all schedules from past two years

### For Purchase Loans:

- Copy of sales contract
- Contact information for the insurance agent that will provide insurance for the home

### For Refinance Loans:

- Survey of your property
- Copy of current mortgage statement
- Copy of current mortgage note
- Copy of current homeowners insurance declaration
- Deed of trust
- Settlement statement from the time of purchase

### You may also need:

- If you have been divorced: A certified copy of the final divorce decree that includes all pages which have been fully executed by all parties of divorce, including the judge
- If you have had credit disputes: Documentation pertaining to any resolved or unresolved issues
- If you have previously filed a bankruptcy petition: A copy of entire bankruptcy documents, including a copy of the discharge notice
- If you have sold property in the last three months: A copy of the settlement statement



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