

MORTGAGE APPLICATION CHECKLIST

Copy of driver's license and social security card for each borrower.

Accepted purchase agreement and copy of listing sheet.

Application fee in the amount of \$

Income:

A: Past 2 years' history of employment with addresses, phone numbers and length of time on the job.

B: Past 2 years' W-2 forms

C: Most recent paycheck stubs (30 day minimum).

D: Verification of other income: social security, child support, retirement, etc.

E: If self-employed: Past two years' tax returns including all schedules and a profit and loss statement for the current year signed by your accountant.

F: Copies of leases for all rental properties.

Assets:

A: Most recent statements (for 3 months) for all bank and credit union accounts.

B: Stocks and bond: provide copies of certificates or most recent statements from stockbroker.

C: Make, model and value of automobiles, boats, etc.

Creditors:

A: Credit cards: provide account numbers and statements showing current balance.

B: Installment loans: provide account numbers, balances, monthly payments and addresses.

C: Mortgage loans: provide account numbers, balances, monthly payments and addresses on all properties presently owned or sold within the last 2 years. Bring proof of sale for all properties sold within the last 2 years.

D: Amounts for child care expense, if any.

Landlord Information:

A: Name and address of all landlords for the past 2 years.

Bankruptcy and/or Adverse Credit:

A: Bankruptcy discharge and schedule of creditors.

B: Letter of explanation.

Divorce decrees, if applicable, including property settlements, quit claim deeds, modifications, etc.

Copy of contracts or listing agreement for home you are selling.

VA Only:

A: Certificate of eligibility

B: DD214

Other:



WOODLAND SCHMIDT
466 E. 16th St., Holland, MI 49423



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