

# Mortgage Application Checklist

Expedite your mortgage process by gathering your paperwork ahead of time. Here is a list of supporting documents you may need to provide with your A+FCU mortgage application.

Additional documents may be requested later in the process.

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## Personal

- Valid government-issued photo identification

## Income Verification

### If you're a W-2 employee:

- Paystubs for last 30 days
- Two most recent W-2s

### If you're self-employed:

- Two most recent signed personal tax returns
- Two most recent signed business tax returns (if applicable)
- Profit and loss sheet (if applicable)
- Balance sheet (if applicable)

### If you have other income sources:

- Award letters from Social Security or pension
- Two most recent 1099s

## Asset Verification

- Last two months of statements from all asset accounts being considered (checking, savings, investments)


## Property Documents

- Home purchase contract signed by you and the seller
- Most recent mortgage statement
- Most recent homeowner's insurance policy

## Helpful Tips

- Double check the dates on all documents to make sure they meet the required timeframes
- Make sure ALL pages are included for each document
- If you filed your tax returns electronically, look for a copy from your tax software, or ask your tax preparer for a copy

## Let's bank on each other.

Federally insured by NCUA | Equal Housing Lender  | NMLS# 405608  
Membership required. Loans are subject to credit approval and other criteria. Programs, rates, terms, and conditions are subject to change without notice. Revised 2.5.18.

