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.

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.