

# MORTGAGE APPLICATION CHECKLIST



These are items that you may need to complete your mortgage application. Once we've reviewed the application and provided your initial mortgage disclosures, we will ask you to provide this documentation so that we can process your loan.

## Income:

- Copies of pay stubs covering most current 30 day period
- Last two years complete federal tax returns with all schedules
- Last two years W-2's and/or 1099 Statements
- Social Security/Disability Award Letter
- Pension Award Letter or Statement
- 6 most recent child support and/or support receipts  
*(if you would like to have this considered for your application)*

## Assets:

- Last 2 month's bank statements for all accounts and all pages of statement
- Most recent retirement account statement(s)
- Most recent investment account statement(s)
- Most recent cash value life insurance statement(s)
- HUD Settlement Statement from sale of home when available
- Copy of Purchase Agreement on pending sale of current home
- Copy of front and back of canceled earnest money check
- Gift Letter (INB will provide) and proof of deposited gift funds

## Other:

- Fully executed Purchase Agreement with any amendments, counteroffers, etc.
- Copy of ID's (driver's licenses)
- All disclosures signed and returned once you have a contract
- Copy of fully executed divorce decree, separation agreement and/or child support order
- Copy of bankruptcy papers
- Proof collection/judgment is paid in full (paid receipt or release of judgment)
- Copy of college transcripts showing proof of graduation
- 12 month's canceled checks showing no late payments on rent
- Landlord's name and number \_\_\_\_\_
- Homeowner's insurance agent's name and number \_\_\_\_\_
- Other

We may request additional information if we determine it is necessary to complete the processing of your loan. Each loan is different. Please feel free to contact an INB Mortgage Lender who would be happy to answer any questions you may have. We look forward to making your dream home a reality!

