

# Mortgage Application Checklists

## Purchase and Refinance

### Purchase Application Checklist

- Your current residence address and any other addresses for the past 2 years
- Social security numbers for all borrowers
- 2 years employment history for all borrowers including; employer name(s), address and phone number
- Income information for all borrowers. You'll be asked for salary, overtime, bonuses, commissions, interest/dividend, retirement and any other regular source of income. You may be asked to provide paystubs, self-employed borrowers may need to provide tax returns
- The price of the home you are purchasing, and how much you will be borrowing towards the purchase
- The address of the property you are planning to purchase
- Bank and brokerage account information, including the institution name and current balances (2 months complete statements)
- If you own any real estate, we'll have some basic questions including; address, current market value, the amount you owe, the rental income you receive (if any), and what your monthly payment is
- Information about your current debts. We'll ask for the name of the creditor, the account number, the current balance owing and the amount of your monthly payment

### Refinance Application Checklist

- Your current residence address and any other addresses for the past 2 years
- Social security numbers for all borrowers
- 2 years employment history for all borrowers including; employer name(s), address and phone number
- Income information for all borrowers. You'll be asked for salary, overtime, bonuses, commissions, interest/dividend, retirement and any other regular source of income. You may be asked to provide paystubs, self-employed borrowers may need to provide tax returns
- The year you purchased the property being refinanced, its original cost, current loan balance and payment amount
- Bank and brokerage account information, including the institution name and current balances (2 months complete statements)
- If you own any real estate, we'll have some basic questions including; address, current market value, the amount you owe, the rental income you receive (if any), and what your monthly payment is
- Information about your current debts. We'll ask for the name of the creditor, the account number, the current balance owing and the amount of your monthly payment