



1404 N. Randolph Avenue, Elkins, WV 26241 | (304) 636-6495 | [www.hocwv.org](http://www.hocwv.org) | NMLS# 362854

## Mortgage Loan Application Checklist

### EMPLOYMENT:

- ☐ 30 days most recent pay stubs for all borrowers
- ☐ Social Security, SSI, Pension, AFDC, Retirement or other benefit letters
- ☐ Evidence of any other income (child support, alimony, part-time employment, seasonal employment, etc.)
- ☐ W-2's for last two years
- ☐ Past 2 years signed/dated Federal Income tax returns
- ☐ Provide 2 years of employment history
- ☐ Explanation letter for all gaps in employment over 1 month

### SELF-EMPLOYMENT:

- ☐ Past 2 years signed/dated Federal income tax returns
- ☐ Most recent quarter signed/dated year-to-date Profit & Loss Statement
- ☐ Proof of quarterly tax payments

### BANK INFORMATION:

- ☐ Two months of bank statements (checking and savings)
- ☐ Investment account statements for the past 2 months, if applicable (example: mutual funds, money markets, etc)

### CREDIT INFORMATION:

- ☐ Names and addresses of all creditors, along with account numbers, balances, and monthly payment amounts
- ☐ Explanation letter for slow payments
- ☐ Explanation letter for judgments, liens, collections, repossessions, foreclosures, etc.

### IF YOU HAVE BEEN DIVORCED:

- ☐ Complete signed copy of all divorce decrees, including any stipulations or modifications
- ☐ Verification of child support income, if being used to qualify

### IF YOU HAVE DECLARED BANKRUPTCY IN THE LAST 7 YEARS:

- ☐ Copy of petition/Decree, Schedule of Creditors, and copy of Discharge

### OTHER ITEMS:

- ☐ Copy of your purchase agreement, signed by all buyers and sellers
- ☐ Name, address and telephone number of landlord for the last 24 months, if you are currently renting or have rented in the past 24 months.
- ☐ Address for the last two years
- ☐ If gift money will be used, a letter stating the amount of gift, giver's name and relationship to borrower
- ☐ Driver's License/Picture I.D.
- ☐ Other: \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

