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[www.MyIdahoMortgage.com](http://www.MyIdahoMortgage.com)



## MORTGAGE APPLICATION CHECKLIST

*Our goal is to make the experience of obtaining your mortgage needs as pleasant as possible. You can help expedite processing and underwriting by providing the items listed below when applying for a loan. Only the items that pertain to your situation are needed. Please call your loan officer if you have any questions.*

### GENERAL ITEMS

- Email address (1 for each borrower, cannot be the same email address)
- Copy of valid driver's license
- If applicable, copy of Permanent Resident Alien Card and/or ITIN card
- Names and addresses of mortgage companies and/or landlords for the last 24 months with beginning and ending dates
- Names and addresses of all employers for the last 24 months with beginning and ending dates

### ASSETS

*Please note: Statements must be complete with all pages (i.e. if it says "page 1 of 5" we need all 5 pages. Statements must show your name, bank name, and full account number.*

- Two (2) most recent months bank statements.
- Retirement/Investment accounts: Two (2) most recent monthly statements, or most recent quarterly statement.

### PROVIDE ONLY IF APPLICABLE

- Any written purchase agreements (for purchases only)
- Copy of check for Earnest Money (for purchases only)
- Most recent mortgage statements for all properties owned – including current residence
- Most recent tax statement and homeowners insurance statement if payments are not included in your mortgage payment
- Divorce Decree
- Child Support Order (if paying or receiving)
- Bankruptcy in the last 4 years: Copy of paperwork including discharge order
- If using any gifted funds: The gift letter (we will provide the form to be filled out), accompanied by: a copy of the gift check, documentation showing the gift deposited into your account, and verification from the gift-giver's bank showing a 30-day history of the account prior to the funds withdrawal (to show the source of funds and that they are "seasoned")

### INCOME

#### W-2 (Hourly/Salary)

- Most recent paystubs covering the **last 30 days** (2 if paid bi-weekly, 4 if paid weekly)
- Last two (2) years W-2's and federal tax returns including all schedules (no state returns needed)
- Last two (2) years of 1099-G's (if any unemployment was received during last 2 years)

#### Self-Employed

- Last two (2) years federal income tax returns with all schedules (Personal and Business)
- Last two (2) years of 1099's (if applicable)
- Year-to-date profit and loss statement for present year & current quarterly report

#### Retirement / SSI / Disability / Annuity

- Most recent award letters
- Last 2 years 1099's

#### Child Support

- Court order for child support
- Documentation to support receipt of child support (i.e., a print out from Child Support Services website)
- Birth Certificates of minor children (only needed if the child support order doesn't document their ages).

#### Rental Income

- Copies of all rental agreements

### MISCELLANEOUS

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***Do not hesitate to call and ask questions. Please keep us informed of any potential changes.***