

Good To Know

Dream Home Athens Tips & Guides

Your Mortgage Application

Every lender requires documents as part of the process of approving a mortgage loan. Here are documents you are generally required to provide.

Tax returns

Personal or business tax returns if you are self-employed for the last two or three years for every person signing the loan.

Payroll information

At least one pay stub for each person signing the loan.

Account numbers

Your credit cards and the amounts for any outstanding balances.

Bank and Credit Union Statements

Two to four months of bank or credit union statements for both checking and savings accounts.

Other Loans or Notes

Lender, loan number, and amount owed on installment loans, such as student loans and car loans.

Prior residences

Addresses information of where you have lived for the last five to seven years, with names of landlords if appropriate.

Assets of value

Brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.

Retirement Income

Your most recent 401(k) or other retirement account statement.

Additional Income

Documentation to verify additional income, such as child support or a pension.

Notes:
