

## MORTGAGE APPLICATION CHECKLIST

We recommend collecting the following documents before you begin the loan process. Additional documentation may be required.

### ALL BORROWERS

- Valid driver's license or government-issued photo identification and Social Security Number
- Written explanation if employed less than two years or if an employment gap exists within the last two years
- Bank statement covering the last two months for any checking/savings accounts including all pages
- Current monthly statement of any 401(k) savings plans, IRAs, CD accounts and/or investment portfolios

### SALARIED BORROWERS

- Pay stubs covering the past 30 days (must show year-to-date totals)
- SSI, Pension, and Disability Award Letters
- Signed tax returns including all schedules, W-2s, and 1099s for the past two years
- Contact information for employer's HR department (name, phone number, email)

### SELF-EMPLOYED BORROWERS

- Corporate 1120S/partnership 1065 tax returns for the past two years
- Year-to-date profit and loss statement and balance sheet
- Personal 1040 tax returns with all schedules, W-2s, and 1099s from the past two years

### PURCHASING

- Executed sales contract
- Copy of cleared earnest money deposit check
- Hazard insurance binder (homeowners insurance)
- Contact information for:
  - The realtor you are working with (if applicable)
  - Closing company or attorney
  - Homeowners insurance agent

### REFINANCING

- Copy of current mortgage statement (unless mortgage is currently held by PFFCU)
- Copy of current homeowners insurance declarations page

### IF YOU CURRENTLY OWN REAL ESTATE:

#### Loan statement showing:

- Mortgage account number, payment, and balance information
- Hazard insurance policy information
- Spring and fall real estate tax receipts
- Home equity account number, payment, and balance information (if applicable)

## TALK TO A MORTGAGE EXPERT TODAY!

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**SCAN HERE  
TO APPLY!**