**Here is a list of documents you need to complete your mortgage application.**

Additional documents may also be needed later in the process.

* ***Your most recent one month’s pay stub(s)***
	+ That means: IF YOU GET PAID … YOU NEED TO SEND
		- * **Every week:** Your last five pay stubs
			* **Every two weeks:** Your last three pay stubs
			* **Monthly:** Your last pay stub
			* Your pay stub(s) cannot be more than one month old at the time you submit your application.
* ***Your most recent two years of your Form W-2 from your employer.***
	+ Your W-2 is given to you every year by your employer so you can do your taxes.)
	+ A copy of your W-2 should be attached to your tax return, so you should be able to find it there.
	+ If you filed electronically, you or your tax preparer should have a copy of your W-2.
* ***Your most recent three months of bank and investment statements***
	+ Be sure to copy all pages of your statements (front and back). If you don’t receive paper statements, please print your entire online statement.
	+ Don’t forget to include all of your accounts (checking, savings and investments). Your accounts must show that you have enough money to afford your down payment and several mortgage payments.
	+ You will need to provide a detailed letter to explain any large deposits or withdrawals.
	+ Double check! Are the three months of statements your most recent?
* ***A completed and signed Form 4506-T or 4506T-EZ***
	+ We (Mortgage Lender) will give you this form. (It gives us authorization to access your tax return.)
* ***Your home purchase contract signed by you and the seller.***
	+ Your Realtor or Home Builder typically will send over your Purchase Agreement.
	+ Please provide the Purchase Agreement for the sale of your existing home if applicable.
* ***A copy of the Earnest Money Check.*** (Your Realtor typically will take care of this.)
* ***A copy of your Driver’s License***