

Mortgage Application Checklist



- ✓ A copy of your most recent pay stubs covering a 30-day period
- ✓ A copy of your last two years of W-2s and tax returns
- ✓ Proof of any additional income needed to qualify
- ✓ Copies of most recent two months asset account statements on all accounts including checking, savings, mutual funds, stocks, bonds, 401k, TSP and/or IRA accounts. *Please provide all pages for each statement*
- ✓ Payment for a mortgage credit report and property appraisal*
- ✓ Name, address and phone number of landlord(s) for past 2 years
- ✓ Divorce decree, separation agreement, and property settlement agreement, if applicable
- ✓ If you own investment properties, a current 1 year lease for each investment property owned
- ✓ Ratified sales contract (if available) and a copy of earnest money deposit check
- ✓ If permanent resident alien, please provide copy of green card
- ✓ Copy of Driver's License

**Amount due may vary based on loan type. Your First Heritage Mortgage loan officer will provide details.*

Additional Requirements

Self Employed or Commissioned Borrowers

- ✓ Please also provide corporate, S-Corp, or partnership returns, if applicable
- ✓ Year-to-date Profit and Loss Statement and Balance Sheet dated to within the most recent 90-day period
- ✓ Copy of current Business License

Applying for a VA Loan

- ✓ Original Green Certificate of Eligibility
- ✓ Copy of DD 214 OR Statement of Service from your commanding officer (stating rank, position and that you are in good standing)

Refinancing an Existing Mortgage

- ✓ Copy of Recorded Deed of Trust, and HUD-1 Settlement Statement
- ✓ Copy of Property Survey and Title Insurance Policy
- ✓ Copy of existing Hazard Insurance Policy (Homeowners Insurance)

