



550 W. Sunnyside Rd., Ste.11 • Idaho Falls, Id 83402  
Phone: 208-529-0821 • Fax 208-529-0822

[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. Please know we are happy to make copies of any originals for you!*

### GENERAL ITEMS

- Email address (1 for each borrower, cannot be the same email address)
- Copy of valid driver's license (just the front side)
- 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 starting and ending dates of employment

### 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 (actual statements, not transaction history printouts)
- 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 Earnest Money Check (for purchases only)
- Most recent mortgage statements for all properties owned – including current residence
- Most recent property tax statement and homeowner's insurance statement for all properties owned
- 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")
- DD-214 showing type of discharge (for VA loans only)

### 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 annual 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 signed rental agreements

### MISCELLANEOUS

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*Please let us know if you have any questions and keep us informed of any potential changes.*