Home Mortgage Checklist

Dakota
EQUAL HOUSING LENDER
COMMUNITY
BANK & TRUST

The following information is usually requested during the loan process for all applicants:

- ☐ Social Security number

- ☐ Most current pay stubs for all jobs

- ☐ Tax returns and W2's for the past two years, personal and business

- ☐ Bank statements for the past two months (statements should show bank name, customer name(s), and account numbers

- ☐ Have a general idea of the following:
    - ☐ Credit card balance and minimum payment
    - ☐ Auto loan balance and minimum payment
    - ☐ Personal loan balance and minimum payment

If applicable:

- ☐ Copy of divorce decree and child support

- ☐ Copy of bankruptcy discharge papers

- ☐ Documentation of "other" income (Social Security, disability, etc.)

- ☐ Investment/retirement funds statement, if funds are being used as down payment

If you currently own real estate:

- ☐ Mortgage account information

- ☐ Home insurance policy information

- ☐ Home equity account information (if applicable)

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