

# WHAT DOCUMENTS DO I NEED TO APPLY FOR A MORTGAGE?

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*When getting reapproved for a mortgage loan, be prepared with the following documents:*

01

## **PROOF OF EMPLOYMENT**

Aim to provide a mortgage lender with a list of employers for the past two years (minimum). This information will help the lender gauge your ability to repay the loan.

02

## **PROOF OF INCOME**

A mortgage lender will need this information to verify your average annual income. This can be in the form of two recent pay stubs, or an electronic equivalent, that will display your year-to-date earnings. A lender will also use your tax records to verify your income.

03

## **SOCIAL SECURITY NUMBER (SSN)**

Every individual on the mortgage loan is required to provide their social security number. This can be in the form of a social security card or tax documents. Your SSN is used to verify your identity and pull your credit history.

04

## **TAX DOCUMENTS**

These documents are the standard requirement for obtaining a loan pre-approval. Typically, lenders will ask to view your W-2 statements & tax returns from the last two years.

05

## **PLACE OF RESIDENCE**

If we are creating ourselves all the time, then it is never too late to begin creating the bodies we want instead of the ones we mistakenly assume we are stuck with, said Deepak Chopra.

06

## **BANK ACCOUNT INFORMATION**

Mortgage lenders will verify that you have sufficient funds in the banks for all costs throughout the home buying process: closing costs, down payment and cash reserves. All lenders will ask to view your statements and balances for you checking, savings, or money market accounts.

07

## **CREDIT INFORMATION**

Lenders will require documentation for any outstanding debt you are repaying: student loans, car loans, etc. This information will help the lender calculate your debt to income ratio.

08

## **GIFT LETTERS**

If you are receiving down payment assistance from a friend/family member, you will need to provide your lender with a gift letter along with other mortgage documents. This letter will show that the money is given as a gift and that the provider is not expecting repayment in any form.

09

## **MONTHLY EXPENSES**

Before meeting with your lender, write out a monthly budget that covers all of your expenses: rent, credit card, loan payments, etc.

10

## **SELF-EMPLOYMENT DOCUMENTS**

If you own your own business, you might be obligated to provide additional documents for your pre-approval, including balance sheets, profit-and-loss statements, and federal tax statements from the last two years.

# What Documents Do You Need To Apply For A Job

**Marie Claire Williams**



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