

# BellinghamMortgage.com

## Residential Mortgage Checklist

### Income Documents – Regular Employment

- W-2 Forms (Most recent 2 years for all applicants; all employers)
- Pay Stubs (Most recent 2 pay periods for all applicants; all employers)

### Income Documents – Self Employed or Significant Income from Non-Wage Sources

- Personal Tax Returns (Most recent 2 years with all schedules)
- Business Tax Returns (Most recent 2 years with all schedules if 25% or greater ownership)
- Year-to-Date Financial Statements (Profit and Loss and Balance Sheet)

### Asset Documents

- Bank Statements (Most recent 2 months)
- Investment Account Statements (Most recent period)
- Retirement Account Statements (Most recent period)

### Other Documentation

- Homeowners Insurance Information (Company, agent, and contact information)
- Mortgage Statement (Most recent month)
- Purchase and Sale Agreement (Purchase only)

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**Please call me directly if you have any questions about this checklist or the mortgage process!**