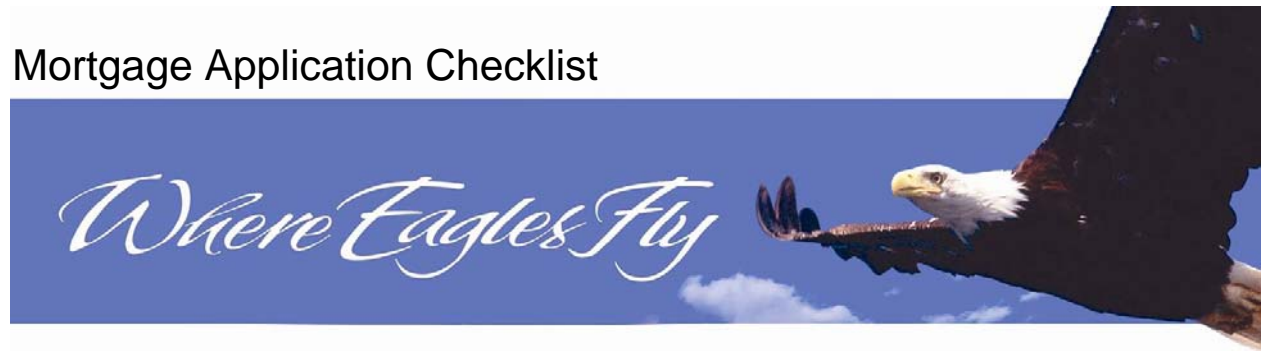


# Mortgage Application Checklist



Please use the checklist below to assist you in gathering all of the information you will need during your mortgage loan process.\*

## All Mortgage Applications

- Signed Federal Income Tax returns with all schedules and W-2s for the past two years.
- 30 days pay stubs
- Two months bank statements

## Other Items Needed if Applicable

- Current statements for stocks, bonds, IRAs, Keogh or retirement
- Property is sold – purchase agreement
- Property being purchased on a Contract for Deed – contract and amortization schedule
- Property is rented out – lease agreement
- Divorce decree and stipulation
- Bankruptcy documents, discharge, schedule of debts and letter of explanation
- Credit explanations
- Rental income – copy of leases
- Self employed – current income statement and balance sheet
- Corporation or partnership – signed Federal Income Tax returns for the past two years
- New construction – set of plans, description of material and cost breakdowns that are normally provided by the builder
- Social Security awards letter
- Retirement/pension statements to show income

## South Dakota Housing Development Authority (SDHDA) Application

- Signed Federal Income Tax returns for the past three years
- Landlord addresses for three years
- Three years residency information

## VA Application

- Certificate of Eligibility
- Original pay stub within 90 days
- Name, address, and phone number of nearest relative

\*You are not required to provide this information until you have received your Good Faith Estimate and have indicated to us an intent to continue with your application.



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