

Home loan documentation checklist

Use this handy checklist to gather the documents for your home loan.

Once complete, please return to:

Sharon Natarus

Home Mortgage Consultant

Phone/Fax: 513 587-3524

Wells Fargo Home Mortgage

161 Northland Blvd

Cincinnati, Ohio 45246

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Documentation checklist

Income information:	
<input type="checkbox"/>	<input type="checkbox"/> 30 days' pay stubs with year-to-date information for all jobs and for each borrower
<input type="checkbox"/>	<input type="checkbox"/> Federal tax returns for the years (1040's) _____
<input type="checkbox"/>	<input type="checkbox"/> W-2s for the years _____
<input type="checkbox"/>	<input type="checkbox"/> Written explanation if employed less than two years or gap in employment in last two years
Credit information:	
<input type="checkbox"/>	<input type="checkbox"/> Most recent two months asset statements listed on the application – all pages (Example: checking account, savings account, CDs, money market accounts, IRA, 401k, etc.)
<input type="checkbox"/>	<input type="checkbox"/> If applicable, landlord name _____ Phone number (____) _____ Address _____
<input type="checkbox"/>	<input type="checkbox"/> If you have any obligations due to legal action, for example child support, lawsuit judgment, bring in any judicial decree
<input type="checkbox"/>	<input type="checkbox"/> If applicable, complete Bankruptcy papers including discharge papers – also provide documentation supporting circumstances leading up to the bankruptcy, if able
<input type="checkbox"/>	<input type="checkbox"/> If applicable, credit explanation letter for any late payments, collections, judgments or other derogatory credit items
<input type="checkbox"/>	<input type="checkbox"/> Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements
<input type="checkbox"/>	<input type="checkbox"/> Payments for utilities, rent and car Public utilities _____ Phone number (____) _____ Phone company _____ Phone number (____) _____ Cable _____ Phone number (____) _____ Car insurance _____ Phone number (____) _____
Other Information:	
<input type="checkbox"/>	<input type="checkbox"/> Copy of Driver's License
<input type="checkbox"/>	<input type="checkbox"/> Copy of Social Security Card
<input type="checkbox"/>	<input type="checkbox"/> Homeowner's Insurance information: Agent name _____ Phone number (____) _____
<input type="checkbox"/>	<input type="checkbox"/> Other _____
<input type="checkbox"/>	<input type="checkbox"/> Other _____
<input type="checkbox"/>	<input type="checkbox"/> Other _____
Special Information:	
<input type="checkbox"/>	<input type="checkbox"/> Last 3 years' complete Federal tax returns (both personal and business returns)
<input type="checkbox"/>	<input type="checkbox"/> Year-to-date profit and loss statement
<input type="checkbox"/>	<input type="checkbox"/> List of all business debts

