



# Mortgage Application Checklist

**Get started by gathering your paperwork and completing your application.**

Here is a list of documents you and your co-borrower(s) need to provide to begin the home loan application process. Additional documents may be needed later. We look forward to assisting you.

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## REQUIRED DOCUMENTS

### APPLICATION

- Completed application with borrower and co-borrower signatures

### INCOME & TAX DOCUMENTS

- Pay stub(s) for the previous 30 days
- W-2 forms for the previous two years
- Account statements for the previous three months on all checking, savings, stock, mutual funds, IRAs, or other liquid asset accounts
- Written explanation if employed less than two years or employment gap within the last two years

### PROPERTY INFORMATION

- Home purchase sales contract signed by you and the seller/all parties (if available)
- Current homeowner's insurance policy, and flood insurance if applicable

## SPECIAL CIRCUMSTANCES (if applicable)

### IF YOU ARE PAID A COMMISSION

- Federal income tax returns (personal) for the previous two years, including all schedules

### IF YOU ARE SELF-EMPLOYED OR OWN A BUSINESS

- Federal income tax returns (personal) for the previous two years, including all schedules
- Federal income tax returns (business) for the previous two years, including all schedules

### CREDIT VERIFICATION

- Explanation letter for late payments, collections, judgements, or other derogatory items on credit history (if applicable)
- Source of funds documentation for any large deposits on asset or bank statements (if applicable)
- Judicial decree or court order for each obligation due to legal action (if applicable)
- Bankruptcy/discharge papers for any bankruptcies in credit history (if applicable)