

Application Checklist

This checklist offers basic guidelines for the type of documentation and information you'll need when you apply for a mortgage. Depending on your situation, you may be asked for more or less information.

Search mortgage rates

- Value of the house - if you don't know, use our free home estimate value tool, available in the Tools & Advice Section.
- Loan amount - no more than 95% of the value of the home
- Property state location

Prequalification

Personal information

- Your full name
- Your full address
- Your previous address if you've lived at your current address for less than two years
- Your date of birth
- Your Social Security number
- Your co-applicant's full name
- Your co-applicant's full address
- Your co-applicant's date of birth
- Your co-applicant's Social Security number
- Your e-mail address - we use this to contact you about your loan status
- Your home telephone number and other contact telephone number

Income

- Your salary (if self employed, your tax return will be required for a full loan application)
- Your co-applicant's salary (if self employed, your co-applicant's tax return will be required for a full loan application)
- Rental income
- Dividend income
- Interest income
- Income from any other source (alimony, child support or separate maintenance income need not be revealed unless you wish to have it considered for your prequalification request)

Expenses

- Your current mortgage or rent monthly payment
- Your co-applicant's current mortgage or rent monthly payment
- Amount of monthly debt (credit cards, auto loans, student loans, etc.)

Property

- Full address of property you're purchasing or refinancing
- Value of property
- If you're refinancing, balance of first mortgage
- If you're refinancing, name of bank or lender that holds your first mortgage holder