MEETINGPLACE MORTGAGE

Mortgage Application Document Checklist

Use this comprehensive checklist to gather everything you need for your mortgage application. Having these documents ready will expedite your approval process and help ensure a smooth closing.

■ Personal Identification

- ■ Valid government-issued photo ID (driver's license or passport)
- ■ Social Security card or number
- ■ Proof of legal residency (if applicable)

■ Income Verification (W-2 Employees)

- ■ Last 2 years of W-2 forms
- ■ Last 2 years of complete tax returns (all pages) with schedules
- ■ Most recent 30 days of pay stubs showing year-to-date earnings
- ■ Written verification of employment (we may contact your employer)

■ Income Verification (Self-Employed)

- ■ Last 2 years of personal tax returns (all pages and schedules)
- ■ Last 2 years of business tax returns (all pages)
- ■ Year-to-date Profit & Loss statement (signed and dated)
- ■ Business license or articles of incorporation
- ■ Bank statements for business accounts (last 2 months)

■ Asset Documentation

- ■ Last 2 months of bank statements for all accounts (checking, savings, money market)
- ■ Last 2 months of investment account statements (401k, IRA, brokerage)
- ■ Proof of any gift funds (gift letter + transfer documentation)
- ■ Explanation of any large deposits over $1,000

■ Credit Information

- ■ List of all current debts (credit cards, auto loans, student loans)

■ Account numbers for all debts
■ Written explanation for any derogatory credit items
■ Divorce decree or separation agreement (if applicable)

■ Property Information (After Offer Accepted)

■ Signed purchase agreement/contract
■ Earnest money deposit receipt
■ HOA documents (if applicable)
■ Property insurance quote or policy
■ Rental income documentation (if applicable)

■ Additional Documentation (If Applicable)

■ Bankruptcy discharge papers (if applicable)
■ Foreclosure documents (if applicable)
■ Child support/alimony court order (if you're receiving)
■ Evidence of child support payments (if you're paying)
■ VA Certificate of Eligibility (for VA loans)
■ Non-occupying co-borrower documentation

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Document Submission Tips

1. Complete Documents Only: Ensure all pages are included, even blank schedules. Missing pages will delay processing.

2. Clear and Legible: Scan documents at high resolution. Blurry or cut-off documents cannot be used and will need to be resubmitted.

3. Recent Statements: Bank statements must be dated within 60 days of application. If statements are older, we'll need updated versions.

4. Explain Large Deposits: Any deposit over $1,000 that's not from payroll needs a written explanation and source documentation.

5. Keep Documents Private: Never email sensitive documents. Use our secure portal or deliver in person. We'll provide secure upload instructions.

6. Organize by Category: Label files clearly (e.g., "2024_W2", "Bank_Statement_Jan_2025"). This speeds up processing.

7. Don't Make Changes: Avoid changing jobs, opening new accounts, or making large purchases during the application process without consulting us first.

Need Help?

If you're unsure about any documents or have questions about your specific situation, contact your loan officer at Meetingplace Mortgage. We're here to help make this process as smooth as possible. Call us at 844-224-2275 or email info@mplacemortgage.com.