**Mortgage**

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by PenFed Team



**IMPORTANT DOCUMENTS YOU'LL NEED**

**You’ve done your research and identified how much can you afford to spend on a home with our affordability calculator. You’ve got an idea of the kind of loan you’d like to use. Now it’s time to gather your documents and get ready to apply.**

You’ll need:

PROOF OF INCOME

* List of your employers for the past two years
* Pay stubs for the past two to three months
* W-2 statements
* Tax returns for the past two years
* Self-employed individuals will need to provide additional documentation, prepared and signed by an accountant

PROOF OF ASSETS

* Bank account statements from the past three months
* Security accounts (stocks, bonds, life insurance)
* List of all property owned

A COMPLETE ACCOUNTING OF DEBTS

* Statements for existing loans, including car loans, student loans and lines of credit
* Your current mortgage statement
* Credit card accounts
* 401(k) accounts

PROOF OF INSURANCE

* Homeowner’s insurance
* Title insurance

PERSONAL INFO & BACKGROUND

* Social Security number
* Prior three years residential addresses including dates
* State identification card or your state driver’s license

DOCUMENTS FOR SPECIAL CIRCUMSTANCES

* Disability or Social Security Income
* Pension Income
* Veteran’s Certificate of Eligibility