

Mortgage Checklist

At Fulton Mortgage Company, we understand your time is valuable. In order to process your loan application quickly, please use the checklist below to assure that you bring the appropriate items to your appointment.

- Photo ID for all applicants
- Sales agreement on house and lot and copy of the deed
- Construction Loan - price contract, plans and specifications
- List of assets (checking and savings accounts, mutual funds, IRAs, 401ks, etc.)
 - Addresses, account numbers, balances
 - Bank statements for the past three months
- List of liabilities (loans, credit cards, student loans, child care, etc.)
 - Addresses, account numbers, balances
 - Payments
- W-2's for the previous two years
- Most recent pay stub, showing a 30 day history and year to date income
- Name, address, and phone number of employer for last two years
- Verification of any non-W2 income (ex. Social Security award letter)
- Other outstanding loan information:
 - Co-signer - name, address, account number, payment, balance
 - Co-maker - name, address, account number, payment, balance
 - Guarantor - name, address, account number, payment, balance
- Your address for the last two years
- Landlord's name and address for last two years
- If you owned other real estate:
 - Rental agreements or leases
 - Tax returns showing any rental income for the last two years.
- If you are a non-U.S. resident citizen:
 - Green card
- If self-employed:
 - Profit and Loss statement for the current year
 - Complete individual and business tax returns for the past two years with W-2 and 1099 forms
- If purchasing a home under PHFA programs:
 - Copies of last three years income tax returns
- If you provided the Realtor with a cash deposit:
 - Copy of the check
- Check made payable to lender
- Application fee
- 1% of the mortgage amount to lock-in the rate, if applicable