



## STANDARD HOME LOAN CHECKLIST

This checklist is intended as a guide to aid borrowers in avoiding any time delays while working with a mortgage lender to finance a home. Your mortgage lender may require additional documents and information. This is a standard checklist for borrowers working with Kieran P. McMahon and VIP Mortgage.

- ☐ Last 30 Days paycheck stubs for all borrowers
- ☐ Last 2 years W-2s for all borrowers
- ☐ Last 2 years tax returns for all borrowers. Including all forms.
- ☐ Last 2 Months bank statements (Savings, Checking, Investments, and Retirement)
- ☐ Late payment and collections letters of explanation. (If applicable)
- ☐ Photo Identification. State issued drivers license or Federal issue passport
- ☐ Copy of Purchase Agreement
- ☐ Copy of all Pension Statements, "Award" letters, etc.
- ☐ Copy of all Social Security Annual "Award" letters, statements, etc.
- ☐ Non-Payroll deposit documents (If applicable)
- ☐ Documentation of any and all existing monthly payment obligations that do not appear on your credit report. (Alimony, Child Support, etc. If Applicable)





