



P.O. BOX 59 42 GROVE STREET  
PETERBOROUGH, NH 03458  
603-924-3321 FAX 603-924-8563  
[www.PetersonsRealEstate.com](http://www.PetersonsRealEstate.com)

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## Loan Application Checklist

Your lender will let you know what information is required to make the mortgage loan process go as quickly as possible. Be sure to supply accurate information. Otherwise, the loan may be delayed or even denied. A lot of information is needed at the time you apply for a home loan, so it's a good idea to begin gathering the paperwork you will need well ahead of time. Here are some of the items you should be ready to provide. Check them off as you collect them.

- Picture ID
- Proof of Social Security Number(s)
- Residence address(es) for past two years
- Names and addresses of each employer for the last two years
- W-2s and last two pay stubs
- For each checking and savings account: name of financial institution, address, account #, and balance; last two months' statements
- For each current loan: name of lender, address, account #, balance and monthly payment
- If you are self-employed: last two years' tax returns; year-to-date profit and loss statement prepared by an accountant
- Loan information and address(es) of real estate owned
- Estimated value of furniture and personal property
- Certificate of eligibility or DD214s (VA only).
- Deposit for credit report and appraisal