

New America Financial, Inc.

Mortgage Application Checklist

Use this checklist to gather documentation needed prior to applying for a quick and easy application process. If you will have a co-borrower on the loan, they will also need to provide this information. Keep in mind, this is a starting point; *additional documentation may be needed throughout the process.*

- Your most recent pay stub(s) covering a period of one month. *

If you get paid	You will need to provide/send us
Every week	Your last five pay stubs
Every two weeks	Your last three pay stubs
Monthly	Your last pays stub

*If you are **self-employed, get paid commissions, and/or are paid by form 1099**, we will need your most recent two years of signed tax returns.

- Your two most recent years of W-2 forms from your employer(s).
- Your W-2 forms are what your employer gives you to fill out your yearly income tax return.
 - You can find your W-2 forms attached to your yearly income tax return
- Your most recent, 2-months of bank and investment statements.
- Please include all pages from these statements (even if they are blank). If faxing fax both sides. You can print them from your online banking portal if you do not receive mailed paper statements.
 - Include all of your accounts (checking, savings, money market, investment, etc.,). Keep in mind that your accounts must demonstrate that you have enough money to afford your down payment and mortgage payments.
 - If you have any large deposits and/or withdrawals, you may need a letter of explanation.
- A completed and signed 4506-T Form.
- We will provide you with this form.
 - This form gives us authorization to access your tax return information.
- Your fully ratified purchase contract (signed by all parties).
- This officially notifies the lender that both the purchaser and seller have a valid contract and are committed to moving forward.
 - The contract provides specific terms necessary to complete the loan such as the loan amount, down payment and various deadlines including your scheduled settlement date.
- Double check everything.
- Make sure you have all pages to all documents needed.
 - Make sure there are signatures on your tax returns and on the 4506-T Form.
 - Make sure you are providing pay stubs and bank statements that are the most recent.
 - If you have questions, please call us! We love speaking with our clients!

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