SeacoastBank
RESIDENTIAL LENDING

MORTGAGE APPLICATION CHECKLIST

LET'S GET READY TO APPLY

Gathering a few documents ahead of time can help make your mortgage application process smoother. Use this checklist to track what you have and what you may still need. Requirements may vary based on your unique situation.

PERSONAL IDENTIFICATION

- ☐ Primary photo ID (driver's license, passport, military ID, etc.)
- ☐ Secondary ID (Social Security card, birth certificate, utility bill, etc.)

INCOME DOCUMENTATION

- ☐ Most recent pay stubs
- ☐ W-2s from the past two years
- ☐ Tax returns from the past two years
- ☐ Additional income documentation (if applicable)
- ☐ Employment verification information

ASSETS AND SAVINGS

- ☐ Checking account statements
- ☐ Savings account statements
- ☐ Retirement account statements
- ☐ Investment account statements
- ☐ Documentation for other assets you may use toward your purchase

DEBTS AND MONTHLY OBLIGATIONS

- ☐ Current housing payment information
- ☐ Auto loan statements
- ☐ Credit card balances
- ☐ Student loan information
- ☐ Other outstanding loan documents
- ☐ Alimony or child support documentation (if applicable)

ONCE YOU'VE CHOSEN A HOME

- ☐ Signed purchase contract
- ☐ Earnest money deposit documentation
- ☐ Homeowners insurance information
- ☐ Property-related documentation requested by your mortgage team

IF APPLICABLE TO YOUR SITUATION

- ☐ Gift letter for down payment funds
- ☐ Self-employed income documentation
- ☐ VA Certificate of Eligibility
- ☐ Divorce decree or separation agreement
- ☐ Bankruptcy discharge paperwork
- ☐ Letter of explanation for unique circumstances

HELPFUL REMINDERS

- Keep copies of all documents in one location
- Avoid opening new credit accounts
- Be prepared to explain any large account deposits
- Notify your mortgage team if your employment or income changes
- Ask questions whenever you need guidance

QUESTIONS?

A Seacoast Mortgage Loan Officer can help you determine which documents apply to your situation and guide you through the application process.

SeacoastBank.com | 800 706 9991

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Loans subject to credit approval.