

Before you apply for a loan START COLLECTING THESE THINGS



The following information/documentation will be required to complete your loan application. Here's a handy checklist to help you start collecting these important items:

YOUR RESIDENCE HISTORY

- Previous addresses for the last 2 years and how long you lived at each location
- If you currently rent, your landlord's name, address and telephone number to verify the most recent 12-month rental history

YOUR EMPLOYMENT HISTORY

- Names and addresses for all employers in the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- Most recent 2 years W2s
- Most recent 2 years 1040s
- Year-to-date profit and loss statement and current balance sheet (if self-employed)
- Award letter and copy of most recent check for retirement, Social Security or disability income

SAVINGS, CHECKING & INVESTMENT ACCOUNTS

- Checking/Savings Accounts:
2 most recent monthly statements
- Stocks/Mutual Funds:
2 most recent monthly statements
- 401K/Retirement Accounts:
Most recent quarterly statements

MISCELLANEOUS

(if applicable)

- Complete Bankruptcy papers, including discharge
- Complete Divorce papers
- Driver's License

ADDITIONAL INFORMATION

(if Refinancing)

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

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