

Mortgage Application Checklist

Applying for a mortgage may seem overwhelming – but you can make the process easier by staying organized. Use this helpful checklist to keep track of the documents and information you'll need when applying for a mortgage with DCU. This is not an all-inclusive list – additional items may be required.

- One month (30 days) of paystubs for ALL applicants**
 - No paystubs older than 30 days at time of application may be submitted

- All W-2's for the past 2 years for each applicant**
 - A copy of your W-2 should be attached to your tax returns

- 30 days of complete bank statements**
 - Include all pages (blank pages as well)

- Signed purchase & sale agreement (once signed)**
 - A contract between you and the seller indicating that they have accepted your purchase offer

- Gift letter for down payment (if applicable-gift letter form will be provided by DCU)**
 - A letter that states the funds provided as a gift for down payment are not expected to be repaid by the borrower

- Personal Information:**
 - Current & up to date immigration documents (if applicable)
 - Divorce decree or separation agreement (if applicable)

- Self-Employed Borrowers:**
 - 2 years of personal & business tax returns
 - YTD profit & loss balance sheet
 - 3 months of business bank statements