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## Mortgage Application Document Checklist

**For New Homeowners Prepared by Dorota Tyminski NMLS# 2459696**

### PERSONAL IDENTIFICATION

- ☐ Valid government-issued photo ID (Driver's License, Passport, etc.)
- ☐ Social Security Number (SSN)
- ☐ Green Card, Work Permit, or Visa (if not a U.S. citizen)

### INCOME VERIFICATION

#### *For Salaried or Hourly Employees:*

- ☐ Last 30 days of pay stubs
- ☐ W-2s from the past 2 years
- ☐ Employer's name and phone number for verification

#### *For Self-Employed Borrowers:*

- ☐ Personal and business tax returns (last 2 years, all schedules)
- ☐ Year-to-date profit and loss statement
- ☐ Business license or CPA letter

#### *Other Income (if applicable):*

- ☐ Social Security or Disability award letter
- ☐ Pension or retirement income (1099-R)
- ☐ Other income
- ☐ Rental income (lease agreements + tax return with Schedule E)

### ASSET VERIFICATION

- ☐ Last 2 months of full bank statements (checking and savings)
- ☐ Retirement/investment account statements (401k, IRA, etc.)
- ☐ Explanation for large deposits (if applicable)
- ☐ Gift letter (if using gift funds) + donor's bank statement and ID

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## DEBTS & LIABILITIES

### Monthly statements for:

- ☐ Documentation for co-signed loans (if applicable)
- ☐ Divorce decree / child support agreement (if applicable)

## REAL ESTATE INFO (IF YOU OWN OTHER PROPERTY)

- ☐ Mortgage statement
- ☐ Property tax bill
- ☐ Homeowners insurance declarations page
- ☐ HOA statements (if applicable)
- ☐ Lease agreements (for rental properties)
- ☐ Settlement statement if recently sold a property

## PURCHASE CONTRACT INFO

- ☐ Signed purchase agreement
- ☐ Proof of earnest money deposit (copy of check or wire)

### Contact info for:

- ☐ Buyer's agent
- ☐ Title company or closing attorney

## INSURANCE

- ☐ Homeowners Insurance Quote or Binder (required before closing)
- ☐ Flood insurance (if required for the property)
- ☐ Contact info for your insurance agent

## EXPLANATIONS & MISCELLANEOUS

### Letters of explanation (if needed) for:

- ☐ Employment gaps
- ☐ Credit issues or late payments
- ☐ Address history discrepancies
- ☐ Unusual deposits
- ☐ Name change documentation (if applicable)

## VA & FHA LOANS (IF APPLICABLE)

### For VA Loans:

- ☐ Certificate of Eligibility (COE)
- ☐ DD214 (for Veterans)
- ☐ Statement of Service (for active duty)

## Questions?

I'm here to help. As your dedicated Mortgage Loan Originator, I'll guide you every step of the way.

I know paperwork can feel overwhelming—but with this checklist and my support, you'll be in your new home in no time.

*Keep this list handy and  
gather your documents  
- I will handle the rest  
with care!  
Dorota Tyminski*

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**Schedule a Free Consultation Today!**

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