

# Mortgage Document Checklist

At NebraskaLand Bank, we try to help make the Mortgage Loan process as quick and easy as possible. With that in mind, we are providing you with a list of documentation that would help expedite your loan process.

The following list of information is not required to make a mortgage loan application. The list is provided to assist you in gathering items that we may request after you have completed an application and after we have provided you with a pre-approval; this information may be needed to complete the mortgage process before a loan closing can be scheduled.

**If you have any questions, please contact our Mortgage Loan Department.**

**North Platte**  
308-534-2100

**Kearney**  
308-698-2280

**NebraskaLandBank.com**

## General information for all mortgage borrowers:

- Pay Stubs covering the last 30 days for each loan applicant
- W-2 Forms for the last two years for each loan applicant
- Bank Statements for the past two months for all personal checking and savings accounts (All pages)
- Retirement Statements for the past quarter
- Investment account statements for the past quarter
- Verification of homeowner's insurance
- Copies of current photo ID's

## General information for self-employed or commissioned borrowers:

- Copies of your last two years personal tax returns (All pages)
- Copies of your last two years business returns & K-1's (All pages)
- Year-to-Date profit and loss statement and balance sheet (self-employed only)

## ITEMS TO TAKE INTO CONSIDERATION:

- ▶ If you have declared bankruptcy in the last seven years, provide a copy of the bankruptcy discharge papers and a letter of explanation on why you filed for bankruptcy
- ▶ If you have been divorced, include a signed filed copy of all divorce decrees and any stipulation or modifications
- ▶ If child support payments are used as income, provide documentation of timely receipt
- ▶ If you have had a gap of employment for more than 30 days in the past 2 years, please include a letter of explanation
- ▶ If you are selling your current home, include a copy of the listing agreement, executed purchase contract or a copy of the closing statement if this sale has already closed
- ▶ If you are receiving a gift as part of your down payment, please visit with your loan officer to see what documentation will be required before depositing the funds

*The items on the checklist are not required to make a mortgage application.*