



Mortgage Application Checklist

- **Past Two Years' W2s**
- **Past Two Years' Federal Tax Returns**
(for self-employed, rental property owners or commission-based borrowers only)
- **Last Month of Paystubs**
- **Two Months' Bank Statements**
(all pages of statements clearly indicating your name)
- **Most Recent Retirement Statement(s)** *(again, all pages)*
- **Accepted Offer to Purchase, signed by all parties**
(if applicable)
- **Signed Authorization & Electronic Disclosure Consent**
(two pages that follow)



BORROWER SIGNATURE AUTHORIZATION

Borrower(s):

PART II: BORROWER AUTHORIZATION

I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references and order mortgage payoff requests. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains is only to be used in the processing of my application for a mortgage loan.

Borrower Date

Co-Borrower Date

Co-Borrower Date

NOTICE TO BORROWERS: This is notice to you as required the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

