

## PREPARE FOR THE MORTGAGE PROCESS

Certain information and documentation is required to complete the mortgage process. Depending where you are in the process, the following mortgage checklists will help you prepare the necessary items.

### Mortgage Pre-qualification Checklist

1. Estimated annual income
2. Estimated monthly debt expenses
3. Estimated assets
4. Current employment
5. Current credit

### Mortgage Application Checklist

1. Two of the most recent pay stubs for each borrower
2. Most recent W2 for each borrower
3. Self Employment:
  - 2 years most recent personal tax returns with all pages & schedules
  - 2 years most recent business tax returns with all pages & schedules (if applicable)
4. Bank statements for the last two months with all pages
5. Investment account statements for the last two months or quarter (if applicable)
6. Most recent mortgage statement (if applicable)
7. Home insurance policy information
8. Home equity account information (if applicable)

**If you're ready to get started, contact us today at 267.898.7696 or [mortgages@univest.net](mailto:mortgages@univest.net) and we'll work through the mortgage process together.**



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