

Mortgage Application Document Checklist

Gather the documentation underwriting is likely to request

Utah Homeownership Authority

Not every item applies to every borrower, and your lender may request additional documentation as the file is reviewed. Provide complete documents, including all pages, and disclose every debt, property, and obligation. Never omit accounts, income, or liabilities from an application.

Identification and general

- ☐ Government-issued photo identification
- ☐ Social Security number
- ☐ Current address and two-year residence history
- ☐ Landlord contact information or current mortgage statement

Employment and income

- ☐ Pay stubs covering the most recent 30 days
- ☐ W-2 forms for the past two years
- ☐ Two-year employment history including gaps and job changes
- ☐ Written explanation for any employment gap
- ☐ Documentation of overtime, bonus, or commission history
- ☐ Award letters for retirement, pension, disability, or Social Security income
- ☐ Court order and receipt history for alimony, child support, or maintenance income being used
- ☐ Federal tax returns for the past two years when required by the program or income type

Self-employment (if applicable)

- ☐ Personal federal tax returns, all schedules
- ☐ Business federal tax returns, all schedules
- ☐ Year-to-date profit and loss statement
- ☐ Balance sheet when required
- ☐ Business license or CPA verification of the business
- ☐ Business bank statements when requested

Assets and funds

- ☐ Bank statements, all pages, for the required period
- ☐ Retirement account statements
- ☐ Investment or brokerage statements
- ☐ Documentation of the source of the down payment
- ☐ Explanation and documentation for large or unusual deposits
- ☐ Gift letter and documentation of the transfer for any gift funds
- ☐ Documentation of reserves you intend to retain

Large deposits are reviewed so that the funds used to buy the home can be sourced. Do not move money between accounts, deposit cash, or reposition funds to avoid documentation. Tell your loan officer about a deposit before it becomes a condition.

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Property and obligations

- ☐ Mortgage statements for any other real estate owned
- ☐ Property tax and insurance information for other properties
- ☐ Lease agreements for rental property when applicable
- ☐ HOA information when applicable
- ☐ Homeowners insurance quote or binder for the property being purchased

Situational documents

- ☐ Divorce decree and separation agreement when applicable
- ☐ Child support or maintenance order when applicable
- ☐ Bankruptcy discharge paperwork when applicable
- ☐ Foreclosure, short sale, or deed-in-lieu documentation when applicable
- ☐ Green card, visa, or work authorization when applicable
- ☐ DD-214 and Certificate of Eligibility for VA financing when applicable

Tracking

Document	Requested	Provided	Notes

Educational checklist only. Required documentation is determined by the loan program, the automated or manual underwriting findings, and your lender.