

Mortgage Checklist

When applying for a mortgage with ENB, our goal is to process your loan promptly and deliver a smooth, worry-free customer experience. Use this handy checklist when gathering information to bring to your appointment.

Questions? Connect with an [ENB Mortgage Expert](#).

Personal Information (for each / all borrowers):

- 1 month of recent pay stubs
- Most recent 2 years W-2's
- Most recent 2 years Federal Tax Returns (1040s along with all schedules)
- 2 years employment history (name, address and phone number of all employers)
- 2 months most recent bank statements for checking, savings, money market accounts, etc. (include all pages, even if blank)
- Most recent quarterly statements for brokerage accounts, 401K plans, ESOP, IRA's, etc.
- Name, address and phone number of landlord(s) for last 2 years (if applicable)
- Government-issued Photo ID and Social Security Card

Property/Additional Items:

- Copy of fully executed Agreement of Sale (if applicable)
- Copy of cancelled escrow deposit check (if applicable)
- Construction contract and detailed builder specifications (if applicable)
- Blueprints and/or plans for construction or rehabilitation properties (if applicable)
- Copy of current Homeowners Insurance Policy or agent's name and phone number
- Copy of annual property tax bills for subject property, if available
- Copy of legal description or deed for subject property, if available

Self Employed or 25% of Income from Commissions, Bonus or Overtime:

- Most recent 2 years Corporate / Partnership Federal Tax Returns (including all schedules)
- Most recent 2 years K-1 Forms for all corporation and partnerships
- Year-to-Date Profit & Loss Statement for the businesses
- Current lease agreements for all/any rental units

Retirement / Pension Income:

- 1099 Forms for previous 2 years for social security, pension or retirement income
- Annual award letter or recent statement for social security or pension income

Special Cases (Divorce, Bankruptcy, Child Support):

- Divorce Decree & Separation / Pre-nuptial / Post-nuptial agreements
- Child support documentation and/or Domestic Relations file number
- Bankruptcy petition / paperwork along with Discharge of Debtor documentation
- Letter of explanation regarding derogatory credit issues



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