

# Mortgage Application

## Document Checklist



LOAN FACTORY®

954-466-7006

rickey@loanfactory.com

## W-2 Employees

### AUTHORIZATION

☐ Credit Pull\*

### PROOF OF ID (ONE OF THESE)

☐ Driver's License\*

☐ Passport\*

☐ State Issued ID with Photo\*

### PROOF OF INCOME

☐ Last 2 Years Tax Returns

☐ Last 2 Years W-2 (all present & past employers)\*

☐ Last 30 Days Pay Statement/Stubs (all employers)\*

### OVERTIME

☐ Final Pay Stub/Statement from each of Last 2 years.

### PROOF OF ASSETS

☐ Last 2 Months Bank Statements (Checking & Savings)\*

☐ Last 3 Months Retirement/Investments Accounts

*(if being used for downpayment/closing cost)*

### PROOF OF OTHER INCOME

☐ Alimony Documentation

☐ Child Support Documentation

☐ SSI Verification Letter

Rickey Shorter | Mortgage Loan Originator | NMLS# 2297502 | [getmortgagesapproved.com](http://getmortgagesapproved.com) |  
Consumer Assess

Loan Factory, Inc | NMLS # 320841 | 2195 Tully Road San Jose, California 95122  
Loan Factory, Inc is an equal opportunity lender.



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## Business Owners

### AUTHORIZATION

☐ Credit Pull\*

### PROOF OF ID (ONE OF THESE)

☐ Driver's License\*

☐ Passport\*

☐ State Issued ID with Photo\*

### PROOF OF INCOME

☐ Last 2 Years Personal Tax Returns

### PROOF OF ASSETS

☐ Last 2 Months Personal Bank Statements

☐ Last 3 Months Personal Retirement/Investments Accounts  
(if being used for downpayment/closing cost)

### PROOF OF BUSINESS INCOME

☐ Last 2 Years Business Tax Returns\*

☐ Balance Sheet (YTD)

☐ Profit & Loss for Prior QTR

### PROOF OF BUSINESS ASSETS

☐ Last 3 Months Bank Statement\*

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## SSI Verification Letter

### **WHAT IS YOUR SOCIAL SECURITY VERIFICATION LETTER?**

Your SSI Verification Letter, also known as a "budget letter," a "benefits letter," a "proof of income letter," or a "proof of award letter," is an important document that you can use for loans, housing assistance, mortgage, and for other income verification purposes. The SSI Verification Letter serves as proof of your retirement, disability, or Supplemental Security Income (SSI) benefits.

### **WHERE DO I GET THE LETTER?**

To get a copy of your verification letter, you may:

- Contact Your Local Social Security Office
- Call the Social Security Administration at 1-800-772-1213
- Visit the website  
<https://www.ssa.gov/myaccount/proof-of-benefits.html>



# Mortgage Application Link



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## Scan to begin Your Application

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<https://www.getmortgagesapproved.com/apply>

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