

Mortgage Loan Application Checklist

The following documentation is needed in order to begin processing your loan request. Please return the requested items as soon as possible to ensure a smooth and quick closing. Additional documentation may be requested as we process your loan.

Copy of paycheck stubs from the last 30 days (for all borrowers)

Complete federal tax returns, including all schedules, for the past two (2) years.

Copy of last two (2) year's W-2 and/or 1099 forms.

If self-employed, copy of last two (2) year's business tax returns for corporation and/or partnership with K-1.

Complete copies of bank statements for all checking, savings, investment, 401k and IRA accounts, covering the last two (2) months. (All pages of the statements are required and must show bank information, borrower name, account number, beginning and ending balance.)

Retirement award letter(s) such as pension, Social Security, etc.

Valid copy of driver's license or identification card and/or utility bill from your current residence

Name, phone number, and/or address of landlord(s) for the past 12 months.

Mortgage statement and/or rental agreement for all properties owned.

If applicable, recorded divorce decree and child support order.

If applicable, bankruptcy discharge letter with all schedules.

Purchase and/or listing agreement for: .	
Letter of explanation for:	
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Additional documents:	

If you have any questions or want to schedule an appointment with a Mortgage Loan Originator, email RealEstateLending@mountainwestbank.com or call:

CDA: 208-763-3485 Boise: 208-887-5190 Spokane: 509-944-4099 Sandpoint: 208-265-2232

