



HOME EQUITY CONVERSION MORTGAGE (HECM) DOCUMENT CHECKLIST

Please provide clear copies of the following items if they apply

IDENTIFICATION:

- Driver's License(s) or Photo ID(s)
- Social Security Card(s)- if available, PLEASE ENLARGE
- Certificate of HECM Counseling Form (Original) signed and dated

RETIREMENT INCOME:

- Most recent end-of-year SS awards letter and/or Pension Statement for current year
- SSA 1099 most recent year
- Bank statement verifying SS income

SELF-EMPLOYMENT INCOME (IF NEEDED TO QUALIFY):

- Most recent two-year tax returns. Complete/all pages
- Current P&L
- Verification of 2 years SE

EMPLOYMENT INCOME:

- Most recent 30 days paystubs
- 2 years W-2s

PROPERTY:

- Most recent mortgage statement
- Declarations page of homeowners insurance with agent's contact info
- Homeowners association name and contact info (if applicable)
- Name, phone, number, relationship, & address of additional contact

MISC:

- After initial underwriting there may be addition items needed. We will let you know immediately
- Any delinquent payments on anything in the past 12 months including late property taxes, homeowners insurance payments or HOA dues