

Mortgage Application Checklist

HSBC provides mortgage and home equity financing options to meet your needs.

You'll work with an HSBC Mortgage Consultant who will guide you through the mortgage process.

To ensure your mortgage application process goes smoothly, you'll need to gather some documentation.

Below is a checklist of documents needed for your mortgage application.

Required Documents

- 30 days of pay stubs (most recent)
- Two years of W-2s (most recent)
- Two months of bank statements (most recent) with all pages including Checking, Savings, Investment, and Retirement Accounts (any large deposits¹ must be documented and explained)
- Contract of Sale for purchase transaction

If applicable

- Two years signed Personal and Business Federal Tax Returns (most recent), including all schedules
- Expenses for additionally owned properties (to include mortgage statement, tax bills, and insurance premiums)
- For purchases, provide proof of original deposit (to include cancelled check or wire receipt as proof of funds paid towards the transaction)
- Realtor and attorney (if applicable) contact information, including name and phone number
- Home buyer education certificate
- Other: _____

Additional Requirements for Foreign National Clients

- Copy of passport with valid U.S. Visa, unless country participates in the Visa Waiver Program
- Complete International Credit Report Form (provided by HSBC Bank USA, N.A.)
- Two year history of employment (to include employer name, address, phone number, position, start and end dates) with contact information
- Two year history of residency (to include address, own/rent, start and end dates)
- Other: _____



Together we thrive

1. Large deposits are defined as the lesser of: \$15,000 or a single deposit that exceeds 25% of the total qualifying monthly income.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for properties located in the U.S. Subject to credit approval. Borrowers must meet program qualifications. Programs are subject to change. Geographic and other restrictions may apply. Discounts can be canceled or are subject to change at any time and cannot be combined with any other offer or discount.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.