

Mortgage Checklist



Buying a new home is an exciting opportunity that requires some planning and documentation if you need financing. Refer to the checklist below to help you collect and organize the mortgage documents you may need for your mortgage application.



What you may be asked to provide

- Proof of two years' history of residency and employment
- The number of properties you own



Documents you may need*

Standard documentation

Proof of income:

- Employer name, address, phone number, and an HR contact, language spoken (if international)

Assets:

- Most recent quarterly retirement and/or investment account statement (all pages)
- Bank statements from past 30 days (for non-HSBC accounts)



U.S. Residents

Proof of income:

- Most recent pay stub and W2
- If self-employed
 - Year-to-date profit and losses for all businesses (signed & dated by preparer)
 - Two years' history of most recent business and personal tax returns, including W-2s and K-1s assets
- Valid copy of Green Card (front and back), if applicable



Foreign buyers¹ or newcomers to the U.S.

Proof of income if self-employed:

- Contact information for accountant, including name, email, phone number, language spoken

Credit:

- We offer a variety of credit options that leverage your international credit history, so we may be able to lend without a U.S. credit score².
- For HSBC accounts outside of the U.S., include your Relationship Manager's name and contact info
- Valid copy of Passport

*Other documentation may be applicable/required.

Speak with your local Mortgage Consultant³ for more details.

For clients located outside of the U.S. – Our products and services are not specifically directed at individuals located in the European Union. Our U.S. representatives, as well as our public website, [us.hsbc.com](https://www.us.hsbc.com), provide products and services governed by U.S. laws and regulations. Our products and services, as well as their specific terms and conditions, are subject to change and may not be available in all territories or to all customers. If your product requires a contract, application, disclosure, or other document to be signed, such document(s) will be deemed executed in the U.S. and only acted upon after you have signed them and they have been received by HSBC in the U.S. If you are not located in the U.S., the laws and regulations of your country of residence could affect the offering, negotiation, discussion, provision, and/or use of HSBC U.S. products and services. **If you are not a U.S. resident, please read the specific cross-border product and service disclaimers, which are available on the Cross Border Disclosure page of our public website at www.us.hsbc.com/crossborder.**

United States persons are subject to U.S. taxation on their worldwide income and may be subject to tax and other filing obligations with respect to their U.S. and non-U.S. accounts. U.S. persons should consult a tax advisor for more information.

1. International borrowers must have qualifying documentation to be eligible for an HSBC Preferred Mortgage, HSBC Deluxe Mortgage, HSBC Elite Mortgage or HSBC Summit Mortgage. Monthly mortgage payments must be made in U.S. funds.
2. International borrowers with qualifying documentation do not need U.S. credit history to be eligible to apply for a mortgage in the U.S. We may order an international credit report for their mortgage application.
3. Please note: Mortgage materials and documentation are available upon request and only in English. All negotiations must take place in English.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for property 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.

Final mortgage approval is subject to receipt of a satisfactory purchase contract by commitment expiration date, satisfactory appraisal and title report and completion of all conditions stated in your commitment letter.

For a complete list of HSBC Premier Relationship eligibility requirements, please visit <https://www.us.hsbc.com/premier> or speak with your Relationship Manager.

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

[†]Investment and annuity products are offered by HSBC Securities (USA) Inc. (HSI), member NYSE/FI NRA/SIPC. HSI is an affiliate of HSBC Bank USA, N.A. offer or discount.

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