

Mortgage Loan Checklist

Personal Information

- ☐ Valid driver's license or government-issued ID
- ☐ Social Security card (if requested)
- ☐ Proof of legal residency (if applicable)

Income Documentation

- ☐ Most recent 30 days of pay stubs
- ☐ Last 2 years of W-2 forms
- ☐ Last 2 years of federal tax returns (1040s, all pages/schedules)
- ☐ Year-to-date profit & loss statement (if self-employed)
- ☐ Business tax returns (if self-employed, last 2 years)
- ☐ Social Security, pension, or disability award letters (if applicable)
- ☐ Divorce decree or child support documentation (if using income to qualify)

Asset Documentation

- ☐ Last 2 months of bank statements (all pages, all accounts)
- ☐ Retirement account statements (401k, IRA, etc.) – most recent quarterly or monthly stmt
- ☐ Documentation for any large deposits (non-payroll)

Property Documentation (if applicable)

- ☐ Purchase agreement (sales contract)
- ☐ Realtor contact information
- ☐ Copy of earnest money check and proof it cleared
- ☐ Homeowner's insurance agent information

Debt & Liability Documentation

- ☐ Most recent mortgage statements (for all properties owned)
- ☐ Homeowners association (HOA) statements (if applicable)
- ☐ Auto loan statements
- ☐ Student loan statements
- ☐ Credit card statements
- ☐ Any other installment loans

Additional Documents (if applicable)

- ☐ Bankruptcy discharge papers
- ☐ Divorce decree and property settlement
- ☐ Gift letter (if receiving gift funds for down payment)
- ☐ Lease agreements (if you own rental property)
- ☐ Green card or work visa (for non-U.S. citizens)

Tip for Clients: Please provide all pages of each document, even if some are blank. This helps avoid delays in underwriting.