

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.