

Your Mortgage Checklist

Use this checklist to help gather the documents commonly requested during the mortgage process. You are not required to provide these documents until after receiving your initial loan disclosures.

If you have questions about any of the documentation listed below, your mortgage lender is happy to help!

Income Information

- Two recent pay stubs (dated within 30 days)
- Prior year W-2s and/or 1099s
- Employment contract or offer letter (if starting a new job)

If You Earn Commission Income

- Most recent two years of W-2s

If You Are Self-Employed

- Last two years of tax returns
- Current year profit & loss statement

If You Receive Social Security or Pension Income

- Annual award letter
- Two recent bank statements showing direct deposits

Asset Information

- Two months of bank statements for checking/savings accounts

If Using Gift Funds for Down Payment

- Signed gift letter
- Proof of deposit prior to closing

Additional Asset Accounts

- Two recent retirement, stock, or bond account statements

If Selling a Home

- Purchase agreement for current property
- Closing Disclosure once sale is finalized

Earnest Money Deposit

- Copy of front and back of deposited earnest money check

Insurance & Other Documents

- Hazard insurance quote/binder for new home
- Flood insurance documentation (if required)

If Applicable

- Divorce decree
- Child support or alimony documentation