

MORTGAGE LIBRARY • CHECKLIST

What Documents Will I Need?

A simple checklist by loan type — with a plain-English reason for each item.

Gathering documents is the part of the mortgage process people dread most. It goes much faster when you know what's coming and why it's needed. Use this list to get a head start. Your own list may be shorter or longer depending on your situation — I'll send you a personal checklist once we talk.

For Almost Every Loan

- ☐ **Photo ID for each borrower** — to confirm who you are
- ☐ **Recent pay stubs** — to verify your current income
- ☐ **W-2s from your employer** — to confirm your earnings history
- ☐ **Recent bank statements, all pages** — to show the funds for your down payment, closing costs, and reserves
- ☐ **Retirement or investment account statements** — to document other assets you have available
- ☐ **Information on other debts** — such as auto loans, student loans, or child support, so your full budget is accurate
- ☐ **Explanation of any large deposits** — underwriters must confirm where significant money came from

If You're Self-Employed

- ☐ **Personal and business tax returns** — lenders average self-employed income from your returns
- ☐ **Or: bank statements for a bank statement program** — deposits are used to estimate your income instead of tax returns
- ☐ **Proof of business ownership** — such as a business license or a letter from your CPA
- ☐ **Year-to-date profit and loss statement** — if requested, to show how this year is going

If You're Buying

- ☐ **Signed purchase contract** — so the loan matches the home and price you agreed on
- ☐ **Proof of earnest money deposit** — to show where your deposit came from
- ☐ **Gift letter, if family is helping** — to confirm gifted funds don't have to be repaid
- ☐ **VA buyers: Certificate of Eligibility or service documents** — to confirm your VA loan benefit

If You're Refinancing or Using Home Equity

- ☐ **Most recent mortgage statement** — to confirm your current balance and payment
- ☐ **Homeowners insurance information** — the home must stay insured
- ☐ **Property tax information** — to include taxes in your payment picture
- ☐ **HOA contact information, if you have one** — to confirm dues and good standing

If You're Considering a Reverse Mortgage

- ☐ **Photo ID and proof of age for all borrowers** — the program has a minimum age requirement
- ☐ **Counseling certificate** — independent counseling is required before you apply
- ☐ **Income documents such as Social Security or pension statements** — to confirm you can keep up with taxes and insurance
- ☐ **Trust or power of attorney documents, if they apply** — so the right people can sign

HELPFUL TIPS

Send complete statements — every page, even the blank ones. Don't move money between accounts without a paper trail. And please never email full Social Security or account numbers; I'll give you a secure way to send documents.

Have a question? Ask me directly.

Asking a question isn't applying for a loan. You'll get a straight answer from a real person.

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