

Mortgage Checklist

There are many documents that you will be asked to provide when you apply for a mortgage. Depending on your personal situation and your Lender, you may be asked to produce more or less documents than listed below.

- ☐ W2's from current and past employers (> 2 years)
- ☐ Pay check stubs
- ☐ Bank Statements
- ☐ Tax Returns (2 Years)
- ☐ Recent 401(K) Statements
- ☐ Gift letter (if using gift funds)
- ☐ List of your debts
- ☐ List of all your assets
- ☐ Proof of timely rental payments
- ☐ Proof of additional income Divorcee decree (if applies)
- ☐ Bankruptcy paperwork (if applies)

Anytime your Lender request documents or information, respond as quickly as possible to prevent a delay in your mortgage decision. If you receive updated documents relevant to your application while you are applying for a mortgage, check with your Lender to see if you should provide the updated documents.

