

Mortgage Loan Document Checklist

For W-2 Employees:

1. Photo ID - Front and back of your driver's license
2. Recent Pay Stubs - Most recent 30-day pay stubs
3. W-2 Forms - For the past 2 years
4. Bank Statements - Last 2 months, all pages (even blank ones)
5. Federal Tax Returns - Most recent 2 years (include all schedules)
6. Homeowners Insurance Contact Info - If purchasing a home, we'll need your agent's name and number
7. Current Mortgage Statement (if applicable) - If you own other property
8. Signed Purchase Agreement (if applicable) - For purchase transactions

Additional Requirements for Self-Employed Borrowers:

1. Business Tax Returns - Last 2 years (all pages and schedules)
2. Year-to-Date Profit & Loss Statement - Signed and dated
3. Business License or Formation Docs - Proof of active business status (if applicable)
4. Corporate/Business Bank Statements - Last 2 months (if income deposits go into a separate account)
5. CPA Letter (in some cases) - Verifying you've been self-employed for at least two years