THE DUKE TEAM | UNION HOME MORTGAGE

Your Mortgage Document Checklist

Getting started is easier when you know what to have handy. This is a general guide - your loan team will let you know exactly which documents are needed for your situation.

Start with these basics

- ☐ A current government-issued photo ID.
- ☐ Your most recent 30 days of pay stubs, if employed.
- ☐ W-2 forms for the last two years, if applicable.
- ☐ Your most recent two months of bank statements, all pages (even blank pages).
- ☐ Your current address and employment history for the past two years.

Only if these apply to you

- ☐ Self-employed? Your loan team may request personal and business tax returns and other business income records.
- ☐ Receiving Social Security, pension, retirement, or other income you want considered? Have recent benefit or award statements available.
- ☐ Using gift funds or retirement/investment accounts? Additional statements or gift documentation may be needed.
- ☐ Have a divorce decree, separation agreement, or child support order that affects income or financial obligations? Your team may request relevant documentation.
- ☐ Already under contract? Have your signed purchase agreement and earnest money documentation available.

A few helpful reminders

Upload complete, clear documents through your team's secure method. Avoid screenshots or edited statements. Do not send sensitive financial documents by ordinary email unless your team specifically provides an approved secure method.

Questions? We're here to help.
517-819-2307 | duketeam@uhm.com | dukedoesloans.com

Not every item is required for every borrower. Additional documentation may be requested based on loan type and underwriting review. You do not have to disclose alimony, child support, or separate maintenance income unless you want it considered for qualification.