

Mortgage Application Document Checklist

Income & Employment

- Most recent pay stubs (last 30 days)
- W-2s from the past 2 years
- Federal tax returns (last 2 years)
- If self-employed: business tax returns + year-to-date profit & loss

Banking & Assets

- Last 2 months of bank statements (all pages)
- 401(k), IRA, or investment account statements (if using for down payment or reserves)

Other Properties

- Current mortgage statement (if you own other property)
- Lease agreements (if you rent out other property)

Identification

- Valid government-issued photo ID (driver's license or passport)

Property (If You're Under Contract)

- Signed purchase contract
- Real estate agent contact info

