

This is a list of documents frequently required for processing a home loan. Your mortgage loan originator can confirm the documentation you'll need after receiving your completed loan application.

Employment/Income Information

- Pay stub(s) from the **most recent 30 days**
- Tax returns and W-2s (all pages and schedules) from the **last two years**
- If self-employed, federal business tax returns (all pages and schedules) from the **last two years**, and corporate K-1s
- Fixed income (Social Security/retirement/pension) – most recent award letters and 1099s, if applicable
- If any rental income is received, copy of current lease agreement and mortgage statement
- If VA and active-duty personnel, copy of Statement of Service and Off Base Housing Authority letters

Asset Information

- Mortgage statement (if you currently own a home) from the **most recent month**
- Declarations page from your homeowners' insurance policy (if you currently own a home)
- Full bank and/or asset statements for checking, savings, stocks, IRA, 401(k), etc. from the **most recent two months**
 - Must be ALL PAGES, even if the page is blank.
 - CANNOT be internet web page summaries.
 - MUST be an actual statement with name and account number on it.
- If funds to close will come from a gift, provide a gift letter (consult your loan originator) and the following:
 - *From the donor* – bank statements showing the gift check deposited into your account
 - *From the borrower* – a copy of the deposit slip showing the gift check deposited into your account
- If funds to close will come from the sale of a home, copy of HUD-1 from sale of home and deposit slip showing proceeds deposited into bank account

Credit

- Copy of driver's license
- Copy of the final divorce decree and family plan
- Copy of bankruptcy papers, including all schedules and discharge, and credit explanation letter for reason for bankruptcy
- Letter of explanation on any late payments, collections, charge-offs or derogatory credit
- Letter of explanation for all recent credit inquiries
- If VA, Certificate of Eligibility or copy of DD214

Property

- Homeowners insurance agent's name, address and phone number for the subject property
- If retaining your current residence, provide a mortgage statement showing taxes and insurance are included in the monthly payment
- If currently renting, provide landlord's name, phone number and address; if renting from private landlord, will need to show 12 months of canceled rent checks; if staying with family, a letter stating you live rent-free required