



Home Loan Documents

Homebuyer checklist

If you're ready to use this checklist, that means you've taken a big step toward homeownership. Whether you have a signed (ratified) sales contract or are just preparing to make an offer, this checklist can help you make sure you are providing your lender with everything they will need to fulfill the loan process.

Proof of income (You will be required to provide documentation for all sources of your income, and the requirements will vary depending on the type of income you're receiving.)

- Pay stubs from the last 2 most recent months
- W2s for the last 2 years
- Tax returns for last 2 years (common for self-employment, rental income, and commission income)
- 1099s (common for contract employees)
- Social Security award letter (common for people receiving Social Security benefits)
- Profit & loss statements and/or business tax returns (common for business owners)

Asset statements

- Checking account statements
- Savings account statements
- Certificates of Deposit
- Bonds
- Retirement accounts
- Business accounts
- Investment accounts

Other documents and information (where applicable)

- Photo ID
- Employer name(s) and address(es) for the past 2 years
- Residential address(es) for the past 2 years
- Proof of rent payments/copy of lease
- Divorce papers
- Bankruptcy documents
- Gift letter (if using gift funds)
- Social Security card, ITIN, or other similar documents
- Business license (if self-employed)
- Copy of ratified sales contract

This checklist is for educational purposes only. Be sure to communicate with your lender for specifics on the mortgage loan process.