GETTING READY TO APPLY

Homebuying document checklist

YOUR LOGO

Having these documents ready ahead of time can help your loan move through underwriting faster and with fewer surprises.

RESIDENCE HISTORY

- [ ] Landlord's name, address, and phone number (if renting) for the past 2 years
- [ ] Complete home address history for the past 2 years

EMPLOYMENT HISTORY

- [ ] Last 2 years of W-2s
- [ ] Most recent 30 days of pay stubs
- [ ] Employer name, address, and phone number for the past 2 years
- [ ] If self-employed: last 2 years of personal and business tax returns
- [ ] If self-employed: year-to-date profit and loss statement
- [ ] Written explanation for any gaps in employment
- [ ] Offer letter (if starting a new job)
- [ ] Business license (if self-employed)

SAVINGS, CHECKING, & INVESTMENT ACCOUNTS

- [ ] Last 2 months of checking account statements (all pages)
- [ ] Last 2 months of savings account statements (all pages)
- [ ] Last statement for any investment or retirement accounts

MISCELLANEOUS (IF APPLICABLE)

- [ ] Copy of divorce decree
- [ ] Bankruptcy discharge papers
- [ ] Gift letter and donor's bank statement (if using gift funds)

ADDITIONAL INFORMATION (NEEDED IF YOU ARE REFINANCING)

- [ ] Copy of current mortgage statement
- [ ] Copy of homeowner's insurance declarations page
- [ ] Copy of most recent property tax bill

For more details, contact:

REAL ESTATE AGENT

NAME

PHONE

EMAIL

LICENSE INFO

LOAN OFFICER

NAME

PHONE

EMAIL

NMLS #

Documentation requirements vary by loan program and individual borrower circumstances. Additional items may be requested during underwriting. Subject to credit and property approval.

LEGAL DISCLAIMER

EQUAL HOUSING OPPORTUNITY