

Your Mortgage Application Checklist

Here's a list of standard documents you and all of your co-buyers need to provide to complete a mortgage application with a lender. Your loan officer may ask for additional documents.



Income and Employment Documents

- W-2 statements from the past two years
- Pay stubs from the past month
- Documents showing additional sources of income (if applicable)



Assets

- Bank statements from the past 3 months
- Investment account statements from the past 2 months
- Retirement or brokerage account statements from the past 2 months. These include:
 - 401K, IRAs, Roth, 403b



Debts

- List of all monthly debt payments, including student loans, auto loans, and credit cards



Other Records

- Borrower identification for each borrower: state issued ID, license, or passport
- Record of rent payment and landlord contact information (if applicable)
- Down payment letter showing your donors do not expect to be paid for the gift. Please note that this does not apply to Landed funds.

Next steps:



Once you have your mortgage pre-approval, you are ready to work with your Landed partner agent to make offers on your new home!



Questions? ● ● ●
Email your Landed point person
or your loan officers

Disclaimer: Landed is not a lender. You may need to gather additional documents depending on what your lender requires.

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