

Mortgage Documents Checklist

Ready to apply or get pre-approved for a mortgage loan? Here's a checklist of the documents you'll likely need to provide:

To get pre-approved, you'll need:

- 1-2 months of bank statement(s) verifying down payment funds
- 1 month of paystubs verifying employment
 - If self-employed, two years of tax returns needed
 - If on fixed income, benefit letter/award statement

When you're ready to complete the full application, you'll definitely need:

- 1-2 years of tax returns
- 1 month of paystubs
- 1-2 years of W2s
- 1-2 months of all bank statements and other asset statements (investments, life insurance, income from rental property contracts, etc.)

You might also need:

- Proof of direct deposit and benefit statements/award letters for any additional income, such as SSI, alimony, child support, etc.
 - Explanation letters (if any negative items are shown on your credit report)
 - Gift letters (if someone is giving you a monetary gift to contribute to your down payment)
 - Lease agreements (if you're planning on renting out your existing home)
 - Listing agreement (if selling your existing home before closing on the new home)
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