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## MORTGAGE DOCUMENT CHECKLIST

### Printable mortgage document checklist

- Government-issued photo ID (driver's license, passport, etc.).
- Social Security number or ITIN.
- Last 2 years of residential address history.
- Last 2 years of employment history (employer names, addresses, start dates).

### Income – W-2 / salary

- Pay stubs for the last 30 days.
- W-2s for the last 2 years.
- Personal federal tax returns (last 2 years), if requested.

### Income – self-employed / 1099 / business owner

- Personal federal tax returns with all schedules for the last 2 years.
- Business tax returns for the last 2 years (if you own a business).
- Year-to-date profit and loss (P&L) statement.
- Year-to-date balance sheet (sometimes required).
- 1099 forms for the last 2 years (if applicable).
- Proof of business existence (business license, CPA letter, etc., if requested).

### Assets

- Bank statements (checking, savings, money market) for the last 2–3 months, all pages.
- Retirement account statements (401(k), IRA, etc.) if using them for reserves or funds.
- Investment account statements (brokerage, mutual funds, etc.), if applicable.

### Debts and obligations

- Statements for auto loans, student loans, personal loans, and other installment debt (if not all visible on credit).
- Credit card statements, if requested.
- Documentation of any tax liens or payment plans, if applicable.

### Housing history and real estate

- Current lease and/or proof of recent rent payments (if renting).
- Statements for any existing mortgages (principal balance, payment, taxes, insurance).
- Property tax bill(s) for any real estate owned.
- Homeowner's insurance declarations page(s) for properties owned.



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