



Lender Checklist: What You Need for a Mortgage

- ☐ W-2 forms — or business tax return forms if you are self-employed for the last two or three years for every person signing the loan.
- ☐ Copies of at least one pay stub for each person signing the loan.
- ☐ Account numbers of all your credit cards and the amounts for any outstanding balances.
- ☐ Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- ☐ Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- ☐ Addresses where you have lived for the last five to seven years, with names of landlords if appropriate.
- ☐ Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- ☐ Copies of your most recent 401(k) or other retirement account statement.
- ☐ Documentation to verify additional income, such as child support or a pension.
- ☐ Copies of personal tax forms for the last two to three years.