Home loan document checklist

Gather these before you apply and pre-approval moves faster. Your lender may ask for more or less depending on the loan program.

Everyone on the loan

- [ ] Government-issued photo ID
- [ ] Pay stubs covering the most recent 30 days
- [ ] W-2 forms for the last two years
- [ ] Federal tax returns for the last two years, all pages
- [ ] Bank statements for the last two months, all pages, every account
- [ ] Recent statements for retirement and investment accounts
- [ ] Landlord name and contact, or 12 months of rent payment history

If you are self-employed

- [ ] Personal and business tax returns for the last two years, all schedules
- [ ] Year-to-date profit and loss statement
- [ ] Business license or other proof the business is active

If it applies to you

- [ ] Gift letter and the giver's account statement, if family is helping with funds
- [ ] Award letters for Social Security, pension, or disability income
- [ ] Divorce decree or court order for child support or alimony paid or received
- [ ] Bankruptcy or foreclosure paperwork, including discharge date
- [ ] Certificate of Eligibility, for VA loans

This checklist is general education and is not a commitment to lend or a loan approval. Requirements vary by lender and loan program.

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