MORTGAGE AND LENDING · FREE TEMPLATE

Mortgage loan document checklist

The income, asset and identity documents a mortgage application needs, asked for according to how the borrower is paid.

About you

Full legal name **(required)**

Email address **(required)**

Mobile number

☐ **Photo ID** (required)
A driver’s license or passport is fine.

Income

How are you paid?

☐ By an employer
☐ I am self-employed
☐ Retirement or Social Security
☐ Something else

☐ **Your pay stubs from the last 30 days**
Asked only if the answer to “How are you paid” is By an employer.

☐ **Your W-2s for the last two years**
Asked only if the answer to “How are you paid” is By an employer.

☐ **Your last two years of tax returns**
Asked only if the answer to “How are you paid” is I am self-employed.
Every page, including the schedules, and your business’s returns if it files its own.

☐ **Your pension or Social Security award letter**
Asked only if the answer to “How are you paid” is Retirement or Social Security.

Tell us how you are paid
Asked only if the answer to “How are you paid” is Something else.

Assets

☐ **Your last two months of bank statements**
Every page of each statement, even the blank ones.

☐ **Retirement or brokerage statements**
Only if you are using these accounts for the purchase.

Is any of the money for this purchase a gift?

☐ Yes

☐ No

☐ **A signed gift letter**
Asked only if the answer to “Is any of the money for this purchase a gift” is Yes.