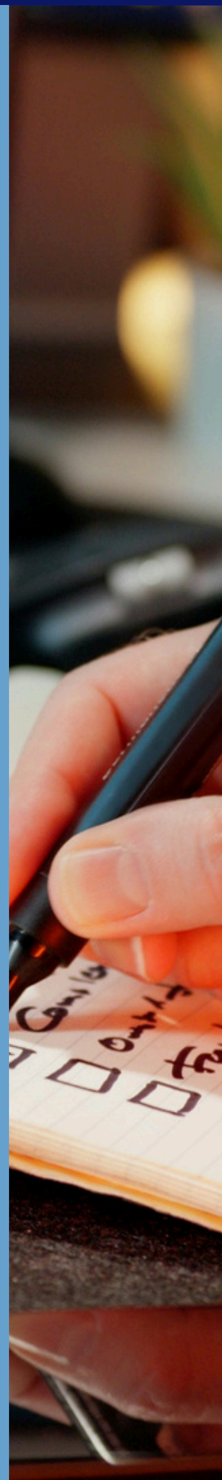
Homebuyer Document Checklist

Having These Documents Ready Will Make
Your initial Approval Process Faster and Stress Free



All Borrowers

- ✅ Last 2 years of W-2s
- ✅ Last 30 days of pay stubs
- ✅ Last 2 months of bank statements (all pages, even blank ones)
- ✅ Last 2 years of signed federal tax returns (include all schedules if applicable)
- ✅ Driver's license and Social Security card (clear, legible copies)
- ✅ Homeowners insurance declarations page / New Quote (Refi / Purchase)

If Self Employed/1099

- ✅ Last 2 years of business tax returns (1120, 1065, or Schedule C)
- ✅ Year-to-date profit and loss statement and balance sheet (signed)
- ✅ K-1s for all ownership interests > 25%

If Applicable

- ✅ Pension / Social Security / Disability award letters
- ✅ Lease agreements for any rental properties
- ✅ Divorce decree, child-support, or alimony documentation
- ✅ Bankruptcy discharge paperwork, if applicable
- ✅ Gift funds documentation (gift letter + donor proof of funds)

Tips for a Smooth Process

- 📄 Provide all pages of every document — even if blank.
- 💬 Let your lender know before making large deposits or transfers.
- 🚫 Avoid opening new credit lines or financing new purchases during the process.
- 🕒 Respond quickly to any document requests to keep your file moving.

Have questions about your documents? Text me anytime!
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