

Mortgage Checklist

Upsize, downsize or any size!

MORTGAGES WITH A HUMAN TOUCH

Use this checklist to make sure you have everything you need before you begin your loan application. Having all necessary documentation up front saves time so your loan can close smoothly and quickly!

- ☐ 30 days' worth of current, consecutive paystubs
- ☐ Social Security and retirement income - please provide your awards letter
- ☐ 2025 and 2024 W2s
- ☐ 2025 and 2024 1099s (if applicable)
- ☐ 2025 and 2024 personal federal tax returns (all pages)
- ☐ If you have been divorced and pay or receive alimony or child support, please provide a copy of your divorce decree (if applicable).
- ☐ Driver's license
- ☐ 2 months bank statements (please include all pages, even if they are blank.) We will need to verify any large deposits and recurring monthly payments not on your credit report.
- ☐ If you are selling your current home, please provide a copy of the sales contract.

Other Properties Owned:

- ☐ If you have any mortgages under your personal name, please provide a copy of the mortgage statement, taxes, and insurance (if your loan is not escrowed) (if applicable).
- ☐ If you own any homes/land paid in full/no mortgage please provide a copy of the homeowner's insurance declarations page and property taxes (if applicable).



Self Employed:

- ☐ 2025 and 2024 K-1s for self-employment (if applicable)
- ☐ 2025 and 2024 business tax returns if you are > 25% owner (if applicable) (all pages)

Purchase:

- ☐ A copy of your sales agreement and earnest money (once available)
- ☐ Bank printout to show earnest money has cleared your account

Refinance:

- ☐ Current mortgage statement
- ☐ Current evidence of homeowner's insurance

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