Mortgage Document Checklist

Gather these once and your loan moves fast.

WHY DOCUMENTS DECIDE YOUR TIMELINE

Underwriting is mostly document verification. Borrowers who deliver everything up front routinely close a week faster than borrowers who trickle documents in.

SELF EMPLOYED?

Add two years of business tax returns, a year to date profit and loss, and business bank statements. Or ask about bank statement programs that skip tax returns entirely.

THE STANDARD LIST

- **Photo ID for each borrower**
- **Last 2 years W-2s and tax returns**
- **Last 30 days of pay stubs**
- **Last 2 months of bank statements, all pages**
- **Retirement and investment statements if used**
- **Landlord info or current mortgage statement**
- **Divorce decree or support orders if applicable**
- **VA: Certificate of Eligibility (we can pull it)**

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YOUR MORTGAGE GUIDE
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