Document Checklist

A general, educational list of documents commonly requested during mortgage pre-approval and before closing. Specific lenders may ask for more or less.

Income documentation

- Recent pay stubs (typically the last 30 days)
- W-2 forms (typically the last two years)
- Federal tax returns (typically the last two years, especially if self-employed or variable income)
- 1099 forms, if applicable
- Proof of any additional income (bonus, alimony, rental income, etc.), if you choose to include it

Asset & bank documentation

- Recent statements for checking and savings accounts (typically 2 months)
- Recent statements for investment or retirement accounts, if used for reserves
- A gift letter and supporting documentation, if any funds are a gift

Debt & credit documentation

- A list of current debts and minimum monthly payments (auto, student loans, credit cards)
- Authorization for the lender to pull a credit report

Identification & background

- Government-issued photo identification
- Social Security number
- Current address history (typically the last two years)

Property-related documents (closer to closing)

- Signed purchase contract
- Homeowners insurance binder/quote for the property
- Home inspection report (for your own records/negotiation)
- Final Closing Disclosure, reviewed against your earlier Loan Estimate

Before you sign at closing

- Valid photo ID for every person on the loan/title
- Certified funds or proof of wire transfer, as instructed by the closing company
- A final walk-through completed and any repair agreements confirmed

This checklist is general and educational. Actual document requirements vary by lender, loan program, and individual circumstances — your lender will provide a specific list for your loan.