THE TRANSACTION | BUYER

CHECKLIST

Your Mortgage Application

Every lender requires documents as part of the process of approving a mortgage loan. Here are documents you’re generally required to provide.

* **W-2 Tax forms** — or business tax returns if you're self-employed — for the last two or three years for every person signing the loan.
* **At least one pay stub** for each person signing the loan.
* **Account numbers** of all your credit cards and the amounts for any outstanding balances.
* **Two to four months of bank or credit union statements** for both checking and savings accounts.
* **Lender, loan number, and amount owed** on installment loans, such as student loans and car loans.
* **Addresses** where you’ve lived for the last five to seven years, with names of landlords if appropriate.
* **Brokerage account statements** for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
* **Your most recent 401(k)** or other retirement account statement.
* **Documentation to verify additional income,** such as child support or a pension.