



706-877-3115

HOME FINANCING RESOURCE

Home Loan Preparation Checklist

Everything you may need to get started.

A little preparation can help make your mortgage journey smoother.

Documents vary by loan program, financial situation, and underwriting requirements.



Identification & Personal

- ☐ Government-issued photo ID
- ☐ Social Security number for each borrower (entered securely)
- ☐ Current and previous addresses, if requested



Income & Employment

- ☐ W-2 forms for the past 2 years
- ☐ Recent pay stubs covering approximately 30 days
- ☐ Employment information and history
- ☐ Bonus, commission, or overtime records, if applicable



Banking & Assets

- ☐ Most recent 2 months of bank statements, all pages
- ☐ Investment or retirement statements, if used to qualify
- ☐ Gift funds or other down payment source documentation, if applicable



Self-Employed Borrowers

- ☐ Personal and business federal tax returns, often 2 years if required
- ☐ Year-to-date profit-and-loss statement, if requested
- ☐ Business bank statements or other records, if required



Additional Documents (If Applicable)

- | | |
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| <ul style="list-style-type: none">☐ Current mortgage statement for homeowners or refinance☐ Homeowners insurance information☐ Divorce decree or support documentation when relevant | <ul style="list-style-type: none">☐ Purchase contract once a property is under contract☐ VA eligibility or other program-specific documents☐ Additional documents requested by underwriting |
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IMPORTANT

Always use your lender's designated secure portal for uploading documents. Never send sensitive documents through regular email. Standard email is not encrypted and can be intercepted.

Nicole Wright

LICENSED MORTGAGE LOAN ORIGINATOR

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