



Lender Checklist: What You Need for a Mortgage

1. W-2 forms — or business tax return forms if you're self-employed — for the last two or three years for every person signing the loan.
2. Copies of at least one pay stub for each person signing the loan.
3. Account numbers of all your credit cards and the amounts for any outstanding balances.
4. Copies of two to four months of bank or credit union statements for both checking and savings accounts.
5. Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
6. Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
7. Copies of 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.
8. Copies of your most recent 401(k) or other retirement account statement.
9. Documentation to verify additional income, such as child support or a pension.
10. Copies of personal tax forms for the last two to three years.