

Home Buyer Information Checklist

We built Mortgage Choice to provide you with educational resources for every step of your home buying journey. Part of that journey includes putting together some typically requested lender documents. You may not have all these handy at the moment, so we thought you would appreciate a little head-start before lenders begin asking you for this information.

Typical Lender Requested Information

GENERAL INFORMATION

- ☐ Driver's license
- ☐ Social Security card
- ☐ Homeowner's insurance information - include agent contact information
- ☐ Current and former residential/mailling addresses: prior two (2) years
- ☐ Estimated down payment amount & source

INCOME / EMPLOYMENT / ASSETS

- ☐ Employer information including name, address, phone number, job position, start date
- ☐ Secondary income sources including child support, alimony, retirement, VA benefits, Social Security, etc.
- ☐ Name, address, and phone numbers of all employers over the last two (2) years
- ☐ Pay stubs for last 30 days with year-to-date information included (for all jobs and borrowers)
- ☐ W-2s for the past two years
- ☐ Federal tax returns (1040s) for the past two (2) years
- ☐ Written explanation if employed less than two (2) years or employment gap exists in the last two (2) years
- ☐ Asset / Bank statements - Most recent two months' statements for all accounts listed on the application- all pages - bank account, retirement accounts, investment accounts, IRA, 401k, annuity, etc.

CREDIT

- ☐ Credit explanation letter for late payments, collections, judgments or other derogatory items
- ☐ Source of funds - document large deposits on asset statements (outside of payroll or gift fund deposits)
- ☐ Judicial decree or court order for each obligation due to legal action (e.g. lawsuit, judgment, or child support)
- ☐ Bankruptcy / Discharge papers for any bankruptcies, foreclosures, liens, judgments, etc.
- ☐ Payment history for public utilities, phone, cable, car insurance, and other expenses

IF SELF-EMPLOYED

- ☐ Federal tax returns (personal & business returns) - complete copies for the last two (2) full years
- ☐ Profit and loss statement - year-to-date

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