MORTGAGE DOCUMENTATION CHECKLIST

For salaried or hourly borrowers • Check each box as documents are collected

PROPERTY	INCOME	ASSETS	IDENTIFICATION
For every property currently owned: ☐ Current mortgage statement. ☐ Current hazard insurance declarations page, or the name and phone number of the insurance agent. ☐ If the property has an HOA: current HOA payment coupon and master insurance policy, or HOA contact information so the documents can be requested directly. ☐ If the property being financed is an investment property: current signed rental agreement. ☐ Most recent two years of complete personal federal tax returns (Form 1040), including Schedule E for each rental property.	**For salaried or hourly income:** ☐ Current paystubs covering a full 30-day period. If paid biweekly, provide three paystubs. ☐ Most recent two years of W-2 forms. ☐ If receiving real estate or other non-W-2 income: most recent two years of complete federal tax returns, including all pages and schedules (for example, Schedule E for rental income). ☐ Bonus, commission, variable-hour, or overtime income: additional documentation may be required.	**Provide all pages, even if blank:** ☐ Most recent two months of bank statements. ☐ Most recent two months or most recent quarterly statements for stocks, retirement accounts, IRAs, money market accounts, trust accounts, or any other funds being used for cash to close or loan qualification. ☐ Written explanation and supporting documentation for any cash deposits or deposits larger than one-half of monthly income. ☐ If using retirement or 401(k) funds for cash to close or qualification: plan terms and conditions showing withdrawal or loan provisions.	**Provide a clear, unexpired copy of an acceptable ID:** ☐ Driver's license. ☐ Passport. ☐ Military ID. ☐ Front and back of permanent resident card / green card, if applicable.

Note: Additional documents may be requested based on the loan program, property type, income structure, or underwriting review.