For W-2 Employees:

- Most recent **30 days of pay stubs**
- **W-2 forms** for the last 2 years
- **Federal tax returns** (1040) for the last 2 years
- **Verification of Employment (VOE)** — provide HR Contact Information – Lender will verify

For Self-Employed Borrowers:

- **2 years of personal and business tax returns** (1040 + 1120/1065 if applicable)
- **Year-to-date profit and loss statement** and **balance sheet**
- **Business license** (to verify active operation)
- **CPA letter** (sometimes requested to confirm self-employment status)

Asset Documentation

- **2–3 months of bank statements** (checking, savings, money market)
- **2 months of investment statements** (stocks, mutual funds, bonds)
- **Most recent retirement account statements** (401(k), IRA, etc.)
- **Gift letter and proof of donor transfer** (if using gift funds)
- **Documentation of large deposits** (to source funds and confirm not borrowed)

For Retirees / Pension / Social Security:

- **Award letter(s)** or **pension statement**
- **1099 forms** (last 2 years)
- **Bank statements** showing regular deposits

For Rental Income:

- **Lease agreements**
- **Schedule E** from tax returns
- **Proof of current rent receipts** (if applicable)

Property & Real Estate (Purchase Mortgage)

- **Executed purchase contract**
- **Proof of earnest money deposit** (copy of cleared check and bank statement)
- **Homeowners insurance quote or binder**
- **Copy of HOA statement or contact info**, if applicable
- **Appraisal report** (lender orders, but borrower may receive a copy)
- **Real estate owned (REO) schedule** if the borrower owns other properties

---

Personal Identification & Residency

- **Driver's license** or **passport**
- **Social Security card** (sometimes requested)
- **Green card** or **work visa** (for non-U.S. citizens)
- **Proof of current address** (utility bill, lease, etc.)

Liabilities & Credit

- **Explanation letters** for credit inquiries, late payments, or collections
- **Divorce decree or separation agreement**, if applicable (for alimony/child support)
- **Bankruptcy or foreclosure documentation**, if applicable
- **Student loan statements** (for balance and payment verification)
- **Mortgage statements** for any existing properties

Other Supporting Documents

- **Gift letter** (if receiving down payment assistance)
- **Explanation letters (LOEs)** for employment gaps, large deposits, etc.
- **Pending litigation documents**, if applicable
- **Source of funds documentation** for down payment or reserves (e.g., sale of asset)
- **Divorce Decree** (if applicable, more documentation will be required if using child support as income; or if paying alimony or child support, will be a liability if continuing for 3 years or longer)