Loan Documents Checklist

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- [ ] Photo ID (driver's licence or passport)
- [ ] Social Security number
- [ ] Pay stubs - last 30 days
- [ ] W-2 forms - last 2 years
- [ ] Tax returns, all pages - last 2 years
- [ ] 1099s (contractor / self-employed / gig)
- [ ] Bank statements, all pages - last 2-3 months
- [ ] Proof of address - utility bill, lease or bank statement, within 60 days
- [ ] Employment verification - employer name, contact, job title, start date
- [ ] Existing loan / credit card statements (for DTI check)
- [ ] Mortgage only: purchase agreement, earnest-money proof, homeowners insurance binder, HOA documents, gift letters
- [ ] Auto only: vehicle title / registration, insurance proof
- [ ] Business only: business plan, P&L, balance sheet, business tax returns (2 years), debt schedule
- [ ] If applicable: divorce decree, child support order, bankruptcy discharge papers
- [ ] If a document is missing: replacement named in the article table above, plus a one-line note to the lender