

Mortgage Document Checklist

Everything to gather before you apply — in one place.

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The Mortgage Mom · mortgagemomradio.com · (844) 935-3634

Gather it once, breeze through underwriting

The smoothest loans start with a complete file. Check the boxes that apply to you, and you'll hand your loan officer a tidy stack instead of a scavenger hunt.

Income · everyone

- Last 2 pay stubs (most recent 30 days)
- Last 2 years of W-2s
- Last 2 years of federal tax returns (all pages, all schedules)
- Year-end Social Security or pension statements, if applicable

Self-employed or 1099 · additional

- Last 2 years personal and business tax returns (all schedules)
- Year-to-date profit & loss statement
- Business license or articles of organization
- 1099s for the last 2 years

Assets

- Last 2 months of bank statements — ALL pages, even blank (checking, savings, money market)
- Most recent quarterly retirement statement (401k, IRA, brokerage)
- Source documentation for any deposit over \$1,000 (gift letter, sale receipt, etc.)
- Earnest money cancelled check or wire receipt

Identity & residence

- Government-issued photo ID (driver's license or passport)
- Social Security card (required for some loan types)
- Last 2 years of addresses (with landlord contact if you rented)
- If divorced: full divorce decree and any child-support orders
- If a veteran: DD-214 and Certificate of Eligibility (VA loans)

Property · once under contract

- Fully executed purchase contract, including all addenda
- Homeowner's insurance quote (your lender will need this)
- HOA contact info and dues amount, if applicable

The things that trip people up

- Pull every page of bank statements — “page 4 of 4” even if it's blank.
- Don't deposit cash before applying — it can't be sourced.
- Don't open new credit, including store cards.
- Don't change jobs without telling your loan officer.
- Keep paying everything on time — credit can be re-pulled before closing.

Got everything?

Apply online at portal.jmj.me/lo/dmarcoux or call (844) 935-3634. Not sure if something counts? Send it over — I'd rather you ask. — Debbie