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Documents to Gather for Your Lender

The papers most lenders ask for, so you are ready when the request arrives.

Income

- ☐ Two years of tax returns and the W-2s or 1099s that go with them.
- ☐ Your most recent 30 days of pay stubs.
- ☐ If you are self-employed: two years of business returns and a year-to-date profit and loss statement.
- ☐ Award letters for pension, Social Security or disability income you want counted.

Assets

- ☐ Two months of statements for every bank account, all pages.
- ☐ Statements for retirement and investment accounts.
- ☐ If family is helping with the down payment: a signed gift letter and the transfer records.
- ☐ A written explanation for any large deposit.

Identity and history

- ☐ Your driver’s license or passport.
- ☐ Addresses for the last two years, and a landlord’s contact if you rent.
- ☐ Court documents that affect your finances, such as a divorce decree or support order.
- ☐ Once you have a contract: the purchase agreement and your homeowners insurance quote.

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

Preferred lender: Rodrigo Ballon, CrossCountry Mortgage, 858-735-0255. You are always free to choose any lender you like.