



Homebuyer Loan Document Checklist

We want your path to homeownership to feel as clear as possible. This checklist can help make sure you are providing everything we need to fulfill the loan process and get you on your way to a home loan pre-approval!

PROOF OF INCOME

To help streamline your application and pre-approval process, please gather the following documents prior to your appointment or starting your online application:

- Pay stubs from the past 30 days
- W2s and 1099s for the most recent year (1099s are common for contract employees)
- Most recent federal tax return (all schedules, if applicable)
- Additional documentation may be required for self-employment, rental income, or commission-based income

ASSET STATEMENTS

- Checking account statements
- Savings account statement
- Documentation for any funds being used for down payment and/or closing costs
- Investment accounts
- Retirement accounts

OTHER DOCUMENTS AND INFORMATION (WHERE APPLICABLE)

- Valid government-issued photo ID
- Purchase contract (if under contract)
- Current mortgage statement (if refinancing)
- Divorce decree or separation agreement
- Employer name(s) and address(es) for the past 2 years
- Social Security Card, ITIN, or other similar documents
- Gift letter (if using gift funds)
- Residential address(es) for the past 2 years
- Property tax bill
- Bankruptcy or credit explanation documents
- Homeowner's insurance information
- Warranty deed (if applicable)

Important: A complete application allows us to review your information - most pre-approvals are completed within 24-48 hours once all required documentation is received. A credit report will be obtained as part of the application process. Incomplete applications or missing documentation may delay your pre-approval.



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