



Home Buying Document Checklist

- Bank statements from all accounts including retirement, pension and investment accounts going back six months starting with the most recently available statement. All pages of each statement are required, watch for back-to-back printing. Be prepared to document and explain all non-payroll deposits especially cash deposits as well as transfers between accounts.
- Pay check stubs for the past three months.
- Other income documentation (e.g. Social Security or Disability benefit statements, pension benefits, etc.)
- Federal (not state) income tax returns including all schedules, W2 and 1099 forms for the last three most recent tax years.
- Government ID
- Social Security Card
- Evidence of legal residency (e.g. US birth certificate, naturalization certificate, US passport, Green Card, Authorization to Work permit)
- If self-employed, a year-to-date profit and loss statement is required and two other sources of documentation that support the existence of the business (e.g. professional, trade or business license, advertising, CPA letter).
- Letters of explanation for derogatory credit items over the last 48 months.
- If using Gift Funds, a signed gift letter and evidence that the person providing the gift has the funds available in their account to gift and evidence of the transfer of gift funds to the borrower's account (no cash transfers).
- If divorced, copy of the divorce decree including any child support orders.
- For deferred student loans, evidence of the minimum monthly payment after deferment.
- Home Buyer Education Certificate (no more than one year old).
- Other items as requested by underwriter.