

Documents we'll need

Get yourself prepared to ensure a seamless mortgage process.

Because a substantial amount of money is borrowed by most homeowners and lenders want to reduce their risk by fully vetting your ability to repay, there is a lot of documentation involved in securing mortgage financing. The more organized you are, the easier the process will be.

Our team of mortgage professionals will walk you through this process. It makes no difference what order you submit your documents, just that all necessary elements are provided.

While the below list gives you an idea of what documents you'll typically be asked to provide, some loans have more moving parts than others and additional documentation may be required.

- Last 2 years of signed federal tax returns (all pages, all schedules)
- Last 2 years of W-2s
- Last 2 months of pay stubs
- Last 2 months of bank statements (all numbered pages)

Once all documentation has been submitted, it will be reviewed and we'll let you know if anything else is needed. You will also need to sign documents throughout the process.

All documents must be sent in their entirety—please submit all pages (even if blank), with no blackouts or missing information.