FREE GUIDE · JESSICA SCHWARTZ

Home Loan Document Checklist

Gather these BEFORE you apply — and speed up your approval

PREPARED BY

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Why This Matters

Most home loan delays happen because applicants don't have their documents ready. Gathering everything upfront means a faster approval, fewer follow-up requests, and a smoother path to closing.

Work through each section and collect what applies to you. When you're ready, call or text me and we'll go from there.

TIP Save everything as PDFs in one folder on your phone or computer. Clean, complete documents = faster processing.

Income Documentation

- ☐ Last 2 years of W-2s (all jobs)
- ☐ Last 2 years of federal tax returns (all pages, all schedules)
- ☐ Last 30 days of pay stubs (most recent, all pages)
- ☐ If self-employed: 2 years of 1099s and business tax returns
- ☐ If self-employed: year-to-date profit & loss statement
- ☐ Proof of any additional income (Social Security, pension, child support, alimony)

Assets & Bank Statements

- ☐ Last 2 months of bank statements — ALL pages (checking + savings)
- ☐ Last 2 months of investment/retirement statements (401k, IRA, brokerage)
- ☐ Documentation for any large deposits (where the money came from)
- ☐ Gift letter(s) if receiving down payment help from family
- ☐ Proof of any other assets (stocks, crypto, additional real estate)

HEADS UP Any deposit over about $1,000 that isn't your regular paycheck will need to be sourced. Keep receipts, transfer records, or gift letters ready.

Credit & Debt Information

- ☐ List of current monthly debt payments (credit cards, car loans, student loans)
- ☐ Explanation letter for any late payments, collections, or derogatory marks
- ☐ Bankruptcy or foreclosure documents (if applicable, last 7 years)
- ☐ Divorce decree (if applicable — especially if alimony/child support is involved)

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Identification

- [ ] Government-issued photo ID (driver's license or passport)
- [ ] Social Security number
- [ ] Permanent resident card (if applicable)

Property Info (if you're under contract)

- [ ] Signed purchase agreement / sales contract
- [ ] Contact info for the Realtors on the transaction
- [ ] Homeowners insurance quote or policy
- [ ] HOA documents (if applicable)

If Refinancing or Applying for a HELOC

- [ ] Current mortgage statement
- [ ] Homeowners insurance declaration page
- [ ] Most recent property tax statement
- [ ] HOA statement (if applicable)
- [ ] Recent home appraisal (if you have one)

READY? Call or text me at (772) 297-1400 once you've got these together and we'll start your application. Or book a free 15-minute call at homespsl.com to go over questions first.

This guide is for informational purposes only and is not a commitment to lend. All loans are subject to credit approval, underwriting guidelines, and program availability. Rates, terms, fees and eligibility vary by borrower, lender, and property and are subject to change. Jessica Schwartz, Licensed Loan Officer, NMLS #2704014 | RMI Brokers, Inc. dba One Brokerage, NMLS #2142653 | Equal Housing Opportunity.