Documents to Gather Before Contacting a Lender

Prepare copies, keep originals secure, and transmit sensitive documents only through a verified secure method.

Identity and residence

[ ] Photo identification for each borrower
[ ] Social Security or eligible identification documentation
[ ] Current address and housing history
[ ] Landlord or mortgage contact information if requested

Income

[ ] Recent pay stubs
[ ] W-2 or 1099 forms
[ ] Federal tax returns if required
[ ] Benefit, pension, child-support, or other income records
[ ] Self-employment profit-and-loss records if applicable

Assets and funds

[ ] Recent bank statements - all pages
[ ] Retirement or investment statements if used to qualify
[ ] Gift-fund documentation
[ ] Records explaining large or unusual deposits

Debts and credit

[ ] Current statements for loans and credit accounts
[ ] Student-loan payment documentation
[ ] Bankruptcy, foreclosure, or repayment-plan records if applicable
[ ] Written explanations requested by the lender

Program-specific

[ ] Homebuyer education certificate
[ ] Veteran or eligible occupation documentation
[ ] Program eligibility or reservation forms
[ ] Purchase contract after an offer is accepted

Never email passwords or one-time codes. Confirm the lender and secure upload address independently before sending personal records.

Notes