



Helping you find your home in paradise.

Lender Checklist: What You Need for a Mortgage

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- W-2 forms — or business tax return forms if you're self-employed — for the last two or three years for every person signing the loan.
- Copies of at least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Copies of your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.
- Copies of personal tax forms for the last two to three years.



1680 Meridian Ave
Miami Beach, FL, 33139
Each Keller Williams Office is Independently Owned and Operated

Phone: (305) 798-8409
E-mail: josh@joshshomes.com