

Documents to Gather for Your Lender

The papers most lenders ask for, so you are ready when the request arrives.

Income

- ☐ Two years of tax returns and the W-2s or 1099s that go with them.
- ☐ Pay stubs for the last 30 days.
- ☐ If you are self-employed: two years of business returns and a year-to-date profit and loss statement.
- ☐ Letters that show pension, Social Security or disability income.

Assets

- ☐ Complete statements, all pages, for the last two months from each bank account.
- ☐ Recent retirement and investment account statements.
- ☐ If family is helping with the down payment: a signed gift letter and the transfer records.
- ☐ A written explanation for any large deposit.

Identity and history

- ☐ A government photo ID.
 - ☐ Two years of addresses, and your landlord's contact information.
 - ☐ Court documents that affect your finances, such as a divorce decree or support order.
 - ☐ When you have an accepted offer, send the contract and an insurance quote.
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Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.