

# Documents to Gather for Your Lender

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

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## Income

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- ☐ Two years of tax returns and the W-2s or 1099s that go with them.
- ☐ Your most recent 30 days of pay stubs.
- ☐ If you are self-employed: two years of business returns and a year-to-date profit and loss statement.
- ☐ Award letters for pension, Social Security or disability income you want counted.

## Assets

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- ☐ Two months of statements for every bank account, all pages.
- ☐ Statements for retirement and investment accounts.
- ☐ 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

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- ☐ Your driver's license or passport.
  - ☐ Addresses for the last two years, and a landlord's contact if you rent.
  - ☐ Court documents that affect your finances, such as a divorce decree or support order.
  - ☐ Once you have a contract: the purchase agreement and your homeowners insurance quote.
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**Rudy Flores, Real Estate Strategist** · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

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.