

home loan document list



In order to determine how much you can afford, and give you the most accurate pre-approval possible, your lender typically needs the following information.

- Copy of a photo ID (driver's license, government ID, etc.), for most loans
- Proof of Social Security Number (SSN)*
- Last 2 years of W2 statements from your employer
- Last 30 days of pay stubs
- Last 12-24 months of profit and loss statements (if self-employed)
- Last 2 months of bank statements (both checking and savings) — all pages
- Last quarter (3 months) of stocks bonds/mutual funds/401(k) — all pages
- Name and phone number of your landlord to verify rental payments, if applicable
- Divorce decree or court order defining alimony or child support payments, if applicable
- College transcripts (if you graduated within the last 2 years)
- Information on any deferred student loans
- Gift letter, if you are gifted money from a friend or family member for the down payment or mortgage



*Contact your loan officer for more information related to Individual Taxpayer Identification (ITIN) loan programs.

A pre-approval is not a guaranty of final approval or a commitment to lend. Final approval is subject to a full credit underwrite by a qualified underwriter, satisfactory purchase agreement and appraisal, marketable title, and adequate insurance. Consumers are not required to obtain a loan simply because they choose to get pre-approved. In accordance with federal regulations, consumers are not required to provide verifying documents until they have submitted an application, received a Loan Estimate Disclosure, and stated their intent to proceed with the loan transaction. All loan requests are subject to credit approval as well as specific program requirements and guidelines. For some programs, income and property restrictions may apply. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Equal Housing Lender. Waterstone Mortgage Corporation (NMLS #186434) is a wholly owned subsidiary of WaterStone Bank SSB (NASDAQ: WSBF).

