

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 your driver's license
- Last 2 years of W2 statements from your employer
- Last 30 days of pay stubs
- Last 2 months of bank statements (checking/savings) — 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)
- Last quarter (3 months) of stock/bond/mutual fund/401K statements — all pages
- College transcripts (if you graduated within the last 2 years)
 - Information on any deferred student loans

The following items may also be helpful if applicable:

- Last 2 years of individual tax returns — all pages and schedules

If you currently own a property:

- Mortgage statement
- Tax bill
- Homeowners insurance policy

If you are self-employed or commissioned, also include:

- Last 2 years of individual tax returns — all pages and schedules
- Last 2 years of corporate tax returns (if applicable) — all pages and schedules



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).

