

# 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.
- ☐ 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.
- ☐ 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.
- ☐ For a gift toward the down payment, a signed gift letter and proof of the transfer.
- ☐ Notes on where any large recent deposit came from.

## Identity and history

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- ☐ 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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**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.