



BUYING IN SOUTH FLORIDA · KEEP THIS HANDY

Mortgage document checklist

What lenders usually ask for. Your lender may need more or less; gather what applies to you.

Identity

- ☐ Photo ID for each borrower
- ☐ Social Security number or ITIN (and residency documents if not a U.S. citizen)

Income (W-2 employees)

- ☐ Pay stubs for the most recent 30 days
- ☐ W-2s for the past 2 years
- ☐ Federal tax returns, if requested

Income (self-employed)

- ☐ Personal and business tax returns for the past 2 years
- ☐ Year-to-date profit and loss, if requested
- ☐ For bank-statement loans: 12–24 months of statements

Other income

- ☐ Award letters (Social Security, pension, disability)
- ☐ Child support or alimony orders, if you want it counted
- ☐ Lease agreements for rental income

Assets

- ☐ Two most recent months of statements for every account used
- ☐ Gift letter and donor statements, if family is helping
- ☐ Earnest money deposit receipt

The home

- ☐ Fully executed purchase contract
- ☐ HOA or condo association contact (condos)
- ☐ Homeowner's, HO-6 and flood insurance quotes

Credit and history

- ☐ Explanations for recent credit inquiries or late payments
- ☐ Divorce decree or bankruptcy papers, if applicable

Military / assistance

- ☐ VA Certificate of Eligibility (I can usually request it)
- ☐ Homebuyer education certificate (most assistance programs)
- ☐ Employer and occupation details for Hometown Heroes

Two federal deadlines: your Loan Estimate arrives within 3 business days of your application, and your Closing Disclosure at least 3 business days before closing (CFPB).

Checked October 17, 2026. Never wire money based on an email alone: confirm wire instructions by phone using a number you trust. Step-by-step guide: callkareme.com/learn/process/

Questions? Call or text (954) 913-7865

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