

Documents to Gather for Your Lender

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

Income

- ☐ 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.
- ☐ Letters that show pension, Social Security or disability income.

Assets

- ☐ Complete statements, all pages, for the last two months from each bank account.
- ☐ Statements for retirement and investment accounts.
- ☐ For a gift toward the down payment, a signed gift letter and proof of the transfer.
- ☐ A written explanation for any large deposit.

Identity and history

- ☐ Your driver's license or passport.
- ☐ Two years of addresses, and your landlord's contact information.
- ☐ If it applies: the divorce decree, support orders and any bankruptcy papers.
- ☐ Once you have a contract: the purchase agreement and your homeowners insurance quote.

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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.