FREE RESOURCE

Document Checklist

Everything you need before you apply, in one place

Having your paperwork ready before you apply is one of the easiest ways to speed up your mortgage approval. Use this checklist to gather what you'll need before your first conversation with a loan officer.

Income & Employment

- Last 2 years of W-2s
- Last 30 days of pay stubs
- Last 2 years of federal tax returns (all schedules) if self-employed or commission-based
- Year-to-date profit and loss statement if self-employed
- Contact information for your employer(s) over the past 2 years

Assets

- Last 2 months of bank statements (all pages, all accounts)
- Statements for retirement, investment, or brokerage accounts
- Gift letter and proof of funds if using gift money for your down payment
- Documentation for any large or unusual deposits

Credit & Debts

- Names and account numbers for current debts (car loans, student loans, credit cards)
- Explanation letters for any past credit issues, late payments, or collections
- Divorce decree or child support documentation, if applicable

Identification & Residency

- Valid government-issued photo ID
- Social Security number for all borrowers
- Two years of residence history (addresses)
- Landlord contact information if currently renting

If You're Buying

- Signed purchase contract
- Earnest money deposit receipt
- Homeowners insurance contact or quote
- Real estate agent contact information

If You're Refinancing

- Copy of your current mortgage statement
- Homeowners insurance declaration page
- Most recent property tax statement

K&G Tip: *Missing a document doesn't stop the process — we'll help you track down anything outstanding. This list just helps you get a head start.*

Next Step

Once you have what you can gather, reach out to a K&G loan officer. We'll review your documents, answer your questions, and get your pre-approval moving quickly.