

## **Lender Checklist: What You Need for a Mortgage**

- W-2 forms — or business tax return forms if you're self-employed — for the last two years for every person signing the loan.
- Copies of at least one pay stub for each person signing the loan.
- Account numbers of all your credit cards and the amounts for any outstanding balances.
- Copies of two to four months of bank or credit union statements for both checking and savings accounts.
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans.
- Addresses where you've lived for the last five to seven years, with names of landlords if appropriate.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks or bonds not held in a brokerage account.
- Copies of your most recent 401(k) or other retirement account statement.
- Documentation to verify additional income, such as child support or a pension.
- Copies of personal tax forms for the last two years.

Matt Buckley · Greenberg Realty · 701-741-4455 · mbuckley@greenbergrealty.com  
3651 Columbia Road South · Grand Forks, ND 58201  
www.buckleysells.com