

Mortgage Loan Document Checklist

The mortgage process can be confusing. Use this simplified checklist.

Buying a home is a huge milestone that requires a lot of paperwork. The wemlo processing team is here to help borrowers and mortgage brokers by providing straightforward processing support and easy-to-use technology. Each mortgage loan is unique and might need additional documents, but this list includes the most commonly required items.

Personal Information

Social Security number, full legal name, and date of birth

Phone number and email address

Government-issued photo ID
(Valid driver's license or passport)

Current address plus residency history for the past two years

For renters, include landlord information and proof of lease

Employment Information

Employment history for the last two years including employer's name, phone number, and address
(Be prepared to explain any gaps)

Pay stubs for the last 30 days
(With year-to-date earnings)

If self-employed, you may need:

Year-to-date profit and loss statement
Balance sheet
List of business debts
Business license
(or CPA contact info)

Financial Information

W-2s and signed tax forms (1040s) for past two years

If self-employed, include 1099s or K1 forms

Bank account statements for the last two months (With account numbers and current balances for checking, savings, etc.)

The last two months or quarterly statement of 401k(s), stocks, and other investments

List of monthly debt obligations

For homeowners, you may need:

Current home's market value
Homeowner's insurance statements
Property tax statements
Mortgage statements

Ready to learn more about wemlo processing support?
Or are you simply looking for other home loan resources?

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