10 Things a Lender Needs From You

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