

# Primary Documents Needed

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## Starting Your Homebuying Journey



Once you take your first steps to buying a home and have found a mortgage advisor you trust, there are a few primary documents they will ask you to have readily available. Having these things up front will make the process easier and less stressful.

### Here are six primary documents you will need:

1. **Your most recent tax return** - It would be good to have this handy, but it's ok if you don't have a copy, the lender can request one on your behalf. Just be aware that you will need to sign a form for them to do so.
2. **W2 or proof of income** - You should receive a W2 form from your employer each year around tax time. Make sure to bring two of the most recent forms for this process. If you don't have a W2 because you are self-employed or work cash jobs, proof of direct deposits or cash deposits will suffice.
3. **Bank statements, life insurance statements, and investment asset statements** - You may not have all of these. Still, your mortgage advisor will want to see what you do have to help you with the best plan for funding.
4. **Gift letter (optional)** - You may receive gift funds from a friend or family member to purchase your house. In that case, you will need a letter explaining where the funds came from and what the relationship is between the donor and the receiver.
5. **Photo ID** - Yes, you need to prove you are who you say you are. A driver's license or legal ID card, visa, or passport will work.
6. **Rental history** - You may be asked to prove that you paid rent for the past year. This can come in the form of canceled checks, check duplicate copies, or your landlord providing documented payment history.

With your paperwork in order, your mortgage advisor can begin the pre-approval process. The lender will pull a specific type of credit report for mortgages, which is different from a consumer report that you could request on your own. You may need to explain any credit blemishes to your mortgage lender so they can determine if there are any errors, or help you plan ways to improve your credit score.

Once your documents are in order, your lender will guide you through the next steps of your homebuying journey.

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