

MORTGAGE DOCUMENT CHECKLIST

A practical starting point for purchase and refinance borrowers. Check the items you have prepared; your loan team will confirm which records are actually needed.

01 | IDENTIFICATION & BASIC INFORMATION

- ☐ Valid government-issued photo ID (provide only through a secure channel).
- ☐ Current address and relevant residence history, if requested.
- ☐ Identification / taxpayer information requested through the secure loan application.

02 | INCOME & EMPLOYMENT

- ☐ Recent pay statements, commonly covering about 30 days (W-2 employees).
- ☐ W-2 forms, commonly for the last two years, if requested.
- ☐ Current employment and other income-source information.
- ☐ Additional income documentation as applicable (see page 2).

03 | BANKING & ASSETS

- ☐ Recent complete bank statements for accounts used for the transaction, if requested.
- ☐ Investment or retirement statements for funds being used, if applicable.
- ☐ Documentation of large or unusual deposits, if requested.

04 | PROPERTY & TRANSACTION

- ☐ PURCHASE: Signed purchase agreement and earnest money records, when available.
- ☐ REFINANCE: Current mortgage statement and information about other liens.
- ☐ Homeowners insurance, property tax and HOA information, as applicable.

DOCUMENTS FOR YOUR SITUATION

Only prepare the sections that apply to you. Not every loan requires every item below.

05 | SPECIAL INCOME CIRCUMSTANCES

- ☐ SELF-EMPLOYED: Personal/business tax returns and year-to-date financials, if required.
- ☐ RETIREMENT: Benefit or pension letters and distribution statements, if applicable.
- ☐ RENTAL INCOME: Leases, tax schedules and property expenses, if requested.
- ☐ BONUS / COMMISSION: Records supporting variable income history, if requested.

06 | ADDITIONAL BORROWER SITUATIONS

- ☐ GIFT FUNDS: Eligible gift letter and transfer/source records, if required.
- ☐ OTHER REAL ESTATE: Mortgage, tax, insurance and HOA records, as applicable.
- ☐ VA ELIGIBILITY: Certificate of Eligibility or service records, if requested.
- ☐ OTHER: Credit-event, support-obligation or explanation records, if relevant.

PREPARE HERE. SUBMIT SECURELY.

Do not email tax returns, bank statements, identification or Social Security numbers through unsecured email. Use the approved secure submission method provided by your BridgePoint loan team. Verify unexpected requests or wiring instructions by calling a trusted number.

PREPARED

You have gathered the document.

SUBMITTED

Your loan team has received it securely.

Educational preparation checklist only. Document needs vary by borrower, property, loan program and underwriting. Completing this checklist does not establish eligibility or guarantee approval. Follow your licensed BridgePoint Mortgage Loan Originator's instructions.