



# Items Your Lender Will Need Be Prepared When You Meet Your Lender

If you are buying a home and need to obtain a mortgage it is a good idea in the beginning of your home buying process to meet with a mortgage broker. If you do not have a relationship with a mortgage broker, let me know and I can provide some names of local mortgage brokers in The Columbia River Gorge.

When you meet with your mortgage broker you should bring the following items (if applicable):

- Last 2 years of federal tax returns
- Last 2 years of federal business tax returns
- Last 2 years of W-2s and/or 1099s
- Last 2 months of Bank Statements
- Statements from your 401K or IRA
- Last 30 days of pay check stubs
- Divorce decree
- Child support order
- Bankruptcy discharge papers
- Pension statement
- Social security award letter

For a VA loan you will also need to bring

- Copy of DD-214
- Certificate of Eligibility