

Ultimate Document Checklist

Your packing list. Track what you have, what you've requested, and what doesn't apply.

Not every line applies to every borrower, and this is not a universal agency requirement list — some items are commonly requested, others are situational. Cross off what your loan officer confirms you do not need, and keep everything together in one folder, in PDF format, ready to upload.

HAVE IT	REQUESTED	N/A	DOCUMENT
☐	☐	☐	Signed personal tax returns — most recent 2 years, every schedule <i>All self-employed borrowers</i>
☐	☐	☐	Signed business tax returns — most recent 2 years, every schedule and K-1 <i>Partnerships, LLCs, S-corps, C-corps</i>
☐	☐	☐	Signed IRS Form 4506-C (transcript authorization) <i>All self-employed borrowers</i>
☐	☐	☐	Year-to-date profit and loss statement <i>Applications dated 120+ days after the business tax year-end</i>
☐	☐	☐	2 months' personal bank statements (all pages) <i>All borrowers</i>
☐	☐	☐	2–24 months' business bank statements <i>As requested, or for bank-statement / alt-doc programs</i>
☐	☐	☐	Business license, DBA, or Articles of Incorporation / Organization <i>All self-employed borrowers, especially under 5 years</i>
☐	☐	☐	CPA or EA letter confirming years in business <i>Under 2 years self-employed, or when requested</i>
☐	☐	☐	Partnership agreement or LLC operating agreement <i>Partnerships and multi-member LLCs</i>
☐	☐	☐	Proof of cash distributions received <i>S-corps, partnerships, LLCs taxed as partnerships</i>
☐	☐	☐	1099-NEC forms and client contracts <i>Independent contractors</i>
☐	☐	☐	Professional license verification <i>Licensed professional practices</i>
☐	☐	☐	Lease agreements and Schedule E detail <i>Rental property owners</i>
☐	☐	☐	Evidence of large-deposit sourcing <i>Any borrower with a non-payroll deposit a lender flags</i>
☐	☐	☐	Evidence of business assets used for down payment <i>Borrowers tapping business funds for closing</i>
☐	☐	☐	Copy of filed tax extension, if applicable <i>Borrowers currently on extension</i>

Treat this list as a floor, not a ceiling, and not as a requirement list specific to you. Your loan officer will confirm what actually applies to your file before you spend time gathering the rest.

WHERE MY FILE LIVES

Folder location (cloud drive, folder name)

Last updated

Prepared by

Date