



**The mortgage process can be confusing!  
Use our home loan checklist to simplify things and help you get prepared.**

Buying a new home is a big decision and there are a lot of documents to keep track of. While the wemlo platform makes it easy to follow the mortgage process and I'll be there every step of the way, you can also use this checklist to make it a little easier. Every loan is different and may require additional documentation, but this list covers the most common items.

**YOUR PERSONAL INFORMATION**

- Full legal name, Social Security number, and date of birth
- Phone number and email address
- Government-issued photo ID (valid driver's license or passport)
- Current address plus residency history for past two years
  - For renters, include landlord information and proof of lease

**YOUR EMPLOYMENT INFORMATION**

- Employment history for last two years including employers' name, phone numbers, and addresses (be prepared to explain any gaps in employment)
- Pay stubs for last 30 days (with year-to-date earnings)
- If self-employed, you may need:
  - Year-to-date profit and loss statement
  - Balance sheet
  - List of business debts
  - Business license (or CPA contact info)

**YOUR FINANCIAL INFORMATION**

- W-2s and signed tax forms (1040s) for past two years
  - If self-employed, include 1099s or K1 forms
- Bank account statements for last two months (with account numbers and current balances of checking, savings, etc.)
- Last two months or quarterly statement of 401k(s), stocks, and other investments
- List of monthly debt obligations
- For homeowners, you may need:
  - Current home's market value
  - Homeowner's insurance statements
  - Property tax statements
  - Mortgage statements

**Is your information ready to go?  
Have a question (or five)?  
Call me and let's get started!**

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**NOTES**

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Thank you again for choosing wemlo. We're excited to get to know you and your borrowers!  
Should you have any questions at any time, feel free to reach out to us  
by phone at [866.523.3876](tel:866.523.3876) or email at [info@wemlo.io](mailto:info@wemlo.io).