Maxspurt
Sell. Buy. Invest. Manage. Finance. Insure.
Your Real Estate & Business.

RESIDENTIAL MORTGAGE · APPLY NOW

Documents Needed to Start Your Loan

Send clear, complete copies. Include **every numbered page, even blank ones**. Missing pages are the most common cause of delays.

1 IDENTITY

- Photo ID (driver's license or passport), front & back, for all borrowers
- Social Security number for each borrower, given securely to your loan officer (please don't email it)

2 INCOME

- **Pay stubs** covering the last 30 days, showing YTD earnings (paid monthly: last 2)
- **W-2s**: last 2 years
- **Federal tax returns**: last 2 years, all schedules
- **Other income**: award letters, child support / alimony proof, 1099s

3 SELF-EMPLOYED

- Personal & business tax returns: last 2 years (1120, 1120-S or 1065, with K-1s)
- Year-to-date profit & loss statement
- Business bank statements: last 2 months
- Business license or CPA letter

4 ASSETS & DOWN PAYMENT

- **Bank statements**: last 2 months, every account, all pages
- Non-payroll deposits over $1,000 need a paper trail
- Retirement & investment statements, if used
- **Gift funds**: gift letter, donor's withdrawal, proof of deposit
- **Earnest money**: cancelled check or wire receipt

5 PURCHASE

- Signed purchase contract with all amendments, addenda & change orders
- Home insurance binder showing annual premium, plus agent contact
- Existing survey, if available (T-47 affidavit in Texas)
- HOA name & contact, if any

6 REFINANCE

- Mortgage statement, plus any 2nd lien or HELOC
- Homeowner's insurance declarations page
- Most recent property tax statement
- Existing survey with T-47 affidavit
- HOA statement, if any

7 OTHER PROPERTIES OWNED

- Mortgage, property tax, insurance & HOA statements for each property
- **Rentals**: current lease agreements (income must show on Schedule E)

8 IF THESE APPLY

- Divorce decree & settlement agreement
- Bankruptcy / foreclosure (7 yrs): discharge + explanation letter
- VA loans: DD-214 or Certificate of Eligibility
- Renters: landlord contact or 12 months' rent history
- Letters of explanation, if requested

9 NON-U.S. CITIZENS (EACH BORROWER)

Permanent Residents

- Green Card, front & back

H-1B, L-1 & Work Visas

- Passport photo page
- Current visa stamp
- I-797 approval notice
- I-94 record

EAD Holders

- EAD card, front & back
- Passport photo page
- I-797 receipt for pending I-485
- Prior visa approval notice

Note: All borrowers need a valid Social Security number. Since May 2025, FHA loans are limited to U.S. citizens and permanent residents. Visa and EAD holders can still qualify for conventional loans, so ask us which program fits you.

MAXSPURT LENDING INC | NMLS #2021549

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