CORE BORROWER DOCUMENTS

Start with these records for every person who will be included on the loan.

BORROWER

CO-BORROWER

LENDER

LOAN OFFICER

DEALER

DATE UPDATED

IDENTITY AND CONTACT INFORMATION

- [ ] Current government-issued photo ID for every borrower.
- [ ] Social Security number or other lender-accepted taxpayer identification.
- [ ] Current address and recent address history.
- [ ] Current phone number and email address.

EMPLOYMENT AND WAGE INCOME

- [ ] Recent pay stubs.
- [ ] W-2 forms from recent tax years.
- [ ] Employer names, addresses, contact information, job titles, and employment dates.
- [ ] Written employment verification, if the lender requests it.

BANK ACCOUNTS, ASSETS, AND PURCHASE FUNDS

- [ ] Recent checking and savings account statements.
- [ ] Recent retirement, investment, certificate-of-deposit, or other account statements being used.
- [ ] Paper trail for the dealer deposit, down payment, closing funds, and reserves.
- [ ] Every page of each statement, including pages marked blank.
- [ ] Updated statements when the lender requests newer records.
- [ ] Secure submission through the method approved by the lender.

DEBTS AND HOUSING HISTORY

- [ ] Current information for car loans, student loans, credit cards, personal loans, and other debts.
- [ ] Current mortgage statements for other property owned.
- [ ] Child-support, alimony, or other court-ordered payment obligations.
- [ ] Landlord information, lease, or rent-payment history, if requested.
- [ ] Written explanations and supporting records for credit issues, if requested.
- [ ] Payoff documents for debts the lender requires to be paid before closing.

PACKET CHECK

- [ ] Documents are readable, current, and complete.
- [ ] Names and addresses are consistent or differences can be explained.
- [ ] Every page is included and originals are kept safely.
- [ ] I have a secure folder organized by document category.
- [ ] I record what was sent, when it was sent, and who received it.
- [ ] I am ready to update time-sensitive documents before closing.

IMPORTANT

- [ ] This checklist is a starting point—not a promise that every lender will request the same records.
- [ ] Ask your loan officer for a written document list for your borrower, home, land, and loan program.
- [ ] Do not hide or omit information because you think it will not matter; let the lender decide what is required.
- [ ] Keep a complete copy of the final loan package after closing.

HOME, LAND, AND SPECIAL FINANCIAL DOCUMENTS

Prepare the project records, then gather the conditional documents that match your income and funds.

HOME AND DEALER DOCUMENTS

- [ ] Signed dealer quote or purchase agreement.
- [ ] Manufacturer, brand, model, building plant, floor plan, specifications, and option sheet.
- [ ] Dealer-deposit receipt and written deposit terms.
- [ ] Itemized delivery, setup, HVAC, foundation, utility, and financed site-work scope.
- [ ] Contractor estimates, licenses, insurance, or agreements, when required by the lender.
- [ ] Change orders and the final written price for the exact home and project.

LAND AND PROPERTY DOCUMENTS

- [ ] Deed or signed purchase contract for the land.
- [ ] Current property-tax information.
- [ ] Survey, legal description, parcel information, and title records, when required.
- [ ] Existing land-loan statement, payoff, and lien information, when applicable.
- [ ] Foundation plan, installation records, permits, appraisal, and flood determination, as requested.
- [ ] Homeowners, flood, wind, or other required insurance records before closing.

ONLY IF YOUR INCOME REQUIRES IT

- [ ] SELF-EMPLOYED — Personal and business tax returns, profit-and-loss statement, balance sheet, business bank statements, license, and ownership records as requested.
- [ ] CONTRACTOR / 1099 — 1099 forms, tax returns, contracts, invoices, and income history as requested.
- [ ] COMMISSION / OVERTIME / BONUS / TIPS / SEASONAL / MULTIPLE JOBS — Records showing the amount and history of that income.
- [ ] RENTAL INCOME — Leases, tax returns, mortgage statements, and operating-expense records.
- [ ] SOCIAL SECURITY / DISABILITY / PENSION / RETIREMENT — Award letters and account statements showing the benefit and expected continuation.
- [ ] CHILD SUPPORT / ALIMONY — Court orders and proof of payments received, only if you want the income considered.

ONLY IF YOUR PURCHASE FUNDS REQUIRE IT

- [ ] GIFT FUNDS — Signed gift letter plus donor, transfer, and receipt records required by the loan program.
- [ ] DOWN-PAYMENT ASSISTANCE — Program approval, award, counseling, and subordinate-loan documents as required.
- [ ] LARGE OR UNUSUAL DEPOSIT — Written explanation and records showing where the money came from.
- [ ] MONEY MOVED BETWEEN ACCOUNTS — Statements showing the funds leaving one account and entering the other.
- [ ] SALE OF PROPERTY OR A MAJOR ASSET — Sales agreement, closing or transfer record, title, deposit record, and proof the funds were received.
- [ ] RECENTLY PAID DEBT — Payoff statement and proof of payment, if the lender needs the debt removed from its review.

SPECIAL PROPERTY, LEGAL, AND PROGRAM DOCUMENTS

Use only the rows that fit your land arrangement, personal history, or loan program.

ONLY IF THE LAND OR HOMESITE REQUIRES IT

- [ ] USING LAND EQUITY — Deed, lender valuation or appraisal, lien information, and proof of the amount still owed.
- [ ] LAND ALREADY MORTGAGED — Current statement, payoff, lender contact, and any refinance, subordination, parcel-release, or subdivision records.
- [ ] FAMILY-OWNED LAND — Deed, owner authorization, ownership and lien records, plus any required lease, easement, consent, or co-borrower documents.
- [ ] BUYING LAND WITH THE HOME — Signed land contract, title work, legal description, appraisal, and closing documents.
- [ ] LEASED LAND — Signed lease plus lender-required lease protections, community approvals, and site information.
- [ ] TRADE-IN HOME — Title, registration, lien payoff, written trade-in value, and moving, demolition, or disposal costs.

ONLY IF YOUR PERSONAL OR CREDIT HISTORY REQUIRES IT

- [ ] DIVORCED / SEPARATED — Divorce decree, separation agreement, property settlement, and support orders when they affect income, debt, or ownership.
- [ ] RECENT NAME CHANGE — Marriage certificate, court order, or other name-change record.
- [ ] BANKRUPTCY / FORECLOSURE / SHORT SALE — Court, discharge, settlement, sale, and written explanation records as requested.
- [ ] COLLECTION / JUDGMENT — Satisfaction, payment-plan, court, and written explanation records as requested.
- [ ] NON-BORROWING OWNER, SPOUSE, OR OCCUPANT — Identity, ownership, marital, consent, or state-required documents requested by the lender.
- [ ] HOUSING COUNSELING COMPLETED — Certificate, if the lender or assistance program requests it.

ONLY IF YOUR LOAN PROGRAM REQUIRES IT

- [ ] VA — Certificate of Eligibility plus service or entitlement documents requested by the lender.
- [ ] USDA — Household-income, property-eligibility, citizenship or eligible-status, and USDA program forms requested for that loan.
- [ ] FHA — FHA borrower, property, foundation, installation, title, lease, and manufactured-home records requested by the lender.
- [ ] FIRST-TIME-BUYER / ASSISTANCE PROGRAM — Education certificate plus program eligibility, approval, and funding documents.
- [ ] CONSTRUCTION-TO-PERMANENT — Plans, specifications, budget, contractor documents, permits, draw schedule, and inspections as requested.
- [ ] REFINANCE — Current loan statement, payoff, title, insurance, and transaction-specific documents requested by the lender.

DOCUMENTS THE LENDER OR PROJECT TEAM MAY PRODUCE

- [ ] LOAN ESTIMATE — The lender provides this after receiving the required application information.
- [ ] APPRAISAL — The lender normally orders it; review the final report when it is available.
- [ ] TITLE AND CLOSING RECORDS — The title company, attorney, or closing team prepares these when applicable.
- [ ] FLOOD DETERMINATION — The lender obtains it and may request additional flood or elevation records.
- [ ] FOUNDATION / INSTALLATION CERTIFICATION — A qualified professional or installer provides it when the loan requires one.
- [ ] INSURANCE BINDER — Your chosen insurance company provides proof of required coverage before closing.
- [ ] CLOSING DISCLOSURE AND FINAL LOAN PACKAGE — The lender and closing team provide these for final review and signature.

SUBMIT AND KEEP THE FILE CURRENT

- [ ] Ask exactly where and how the lender wants sensitive records submitted.
- [ ] Send copies, keep originals, and confirm the lender received each submission.
- [ ] Include every page of multi-page records.
- [ ] Update pay stubs, statements, and other time-sensitive documents when requested.
- [ ] Respond quickly and record every open request or underwriting condition.
- [ ] Do not send sensitive records by ordinary email unless the lender confirms it is approved and secure.

Official sources reviewed Aug. 8, 2026: CFPB loan-application packet and paperwork guidance; Fannie Mae home-loan document checklist; HUD Title I manufactured-home guidance; USDA Rural Development guaranteed-loan checklist. Requirements vary by lender and program.