Mortgage Document Checklist

Building Real Estate Legacies
Powered by NEXA Lending - The Nation's Largest Mortgage Broker
Prepared for borrowers working with Eliud Gautier
Phone: (856) 816-5150 | **Email:** egautier@nexalending.com

Start here. This sample checklist covers the most common documents requested for FHA, Conventional, USDA and VA mortgage applications. Your exact documentation requirements will be determined after your application and financial profile are reviewed.

Basic Documents - Most Borrowers

■ Government-issued photo identification for each borrower.

■ Most recent 30 days of pay stubs, if employed.

■ W-2 forms for the most recent two years, if applicable.

■ Most recent two months of bank and asset statements for accounts being used.

■ Two-year employment history, including employer names and dates.

■ Documentation for other income you want considered, when applicable.

■ Current housing information, including landlord or mortgage information as applicable.

FHA & Conventional

■ Basic borrower documents listed above.

■ Documentation for funds needed for down payment and closing.

■ Gift documentation if gift funds will be used.

■ **If you plan to use a Down Payment Assistance Program, inform Eliud Gautier immediately.**

■ Additional documentation may be required based on credit, income, assets, property, or underwriting findings.

USDA

■ Basic borrower documents listed above.

■ Information and documentation needed to evaluate household income.

■ Income documentation may be requested for adult household members, even when they are not borrowers.

■ Additional documentation may be required to confirm USDA eligibility.

VA

■ Basic borrower documents listed above.

■ DD-214 for eligible veterans, when applicable.

■ Statement of Service for active-duty service members, when applicable.

■ Information needed to obtain or confirm the Certificate of Eligibility (COE).

■ Additional documentation may be required based on the borrower's circumstances.

If Applicable to You

■ **Self-employed:** personal/business tax returns and other business income documentation may be requested.

■ **Retirement, Social Security or pension income:** award letters, benefit statements and/or account statements may be requested.

■ **Rental income:** leases, tax returns or other property documentation may be requested.

■ **Gift funds:** gift letter and evidence required for the applicable loan program may be requested.

■ **Divorce, child support or alimony:** supporting legal/income documentation may be requested when relevant to qualification.

Securely Upload Your Documents

You will have the option to securely upload your documents directly through **Brevi.ai** or through a **Google Drive link**. If you prefer to use Google Drive, simply request a secure upload link from Eliud Gautier, and one will be provided to you.

Request for Google Drive: egautier@nexalending.com
Email subject: Request for Google Drive

PROTECT YOUR PERSONAL INFORMATION
For your protection, do not send documents by email, text message, or WhatsApp. Only use the two secure methods provided - Brevi.ai or your secure Google Drive upload link - throughout the mortgage application and home-purchase process.

This checklist is a general starting point and is not a commitment to lend. Additional documentation may be required depending on the borrower, property, loan program, underwriting findings and applicable lender/investor requirements.