The Complete Mortgage Document Checklist

Exactly what to gather before you apply — for W-2 employees, the self-employed, ITIN filers, and foreign nationals — plus the Georgia and Florida extras most borrowers forget.

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The single biggest cause of delayed closings isn't the lender — it's missing paperwork. Gather these documents *before* you apply and your file moves to the front of the line. Find your borrower type below, add the "everyone" list, and check the Georgia/Florida section at the end.

Everyone Needs These

- Government-issued photo ID (driver's license or passport)
- Social Security card or ITIN letter (CP565)
- Last 2 months of bank statements — **all pages, even blank ones**
- Proof of funds for your down payment and closing costs
- Name and phone number of your homeowner's insurance agent (or ask us for referrals)
- If applicable: green card or EAD, divorce decree, child support order, bankruptcy discharge papers

If You're a W-2 Employee

- Pay stubs covering the most recent 30 days
- W-2 forms for the last 2 years
- Federal tax returns for the last 2 years (sometimes required)
- Employer name, address, and HR phone number for verification
- If you changed jobs recently: offer letter and first pay stub from the new job

If You're Self-Employed or a Business Owner

- **Bank statement program:** 12–24 months of business or personal bank statements
- **Traditional documentation:** 2 years of personal and business tax returns, plus a year-to-date profit & loss statement

- Business license or registration (2+ years in business is ideal)
- CPA or tax preparer contact information

> **Tip for business owners:** keep business and personal deposits in separate accounts starting today. Clean, consistent deposits are what bank statement lenders want to see.

If You File Taxes with an ITIN

- ITIN assignment letter from the IRS (or CP565 notice)
- Passport, matrícula consular, or other government ID
- 2 years of tax returns filed with your ITIN — or 12–24 months of bank statements if self-employed
- 12 months of rent payment history (canceled checks, transfers, or landlord letter)
- Alternative credit references: utility, phone, and insurance payment histories

If You're a Foreign National

- Valid passport (and U.S. visa, where applicable)
- Income letter from your employer or accountant in your home country (translated)
- 2–3 months of foreign bank statements showing down payment and reserves
- International credit report or reference letters from your banks
- Documentation of the currency transfer — plan international wires 30+ days ahead

Georgia & Florida Extras

- **Florida condos:** the lender will need the condo association's contact info, budget, and master insurance policy — ask the listing agent for the HOA/condo package early.
- **Florida flood zones:** if the property is in a flood zone, a flood insurance quote is required before closing. Get quotes as soon as you're under contract.
- **Georgia closings are attorney closings:** a closing attorney handles your file — only send wire transfers after verifying instructions by phone with the attorney's office directly.
- **After closing, file your homestead exemption** to lower property taxes: by **April 1** in Georgia and **March 1** in Florida for that tax year.

> **The golden rule of paperwork:** send complete documents (every page, every schedule) and don't move money between accounts while your loan is in process. Questions about any item on this list? Call us — (678) 753-5233 — we'll walk through it in English, Portuguese, or Spanish.

Let's Talk About Your Mortgage

Our team serves you in English, Portuguese, and Spanish — no cost, no obligation.

Jade Taylor

BROKER / OWNER

NMLS # 1822210

(678) 753-5233 • jade@alvoradamortgage.com

English · Português · Español

ALVORADA MORTGAGE, LLC

OFFICE

2326 Wisteria Drive
Suite 210
Snellville, GA 30078

CONTACT

Phone: (770) 742-6000
Fax: (770) 285-5530
WhatsApp:
+1 (678) 753-5233

ONLINE

alvoradamortgage.com
info@alvoradamortgage.com
Google Business Profile

LICENSES

NMLS # 2137907
Georgia # 2137907
Florida # MBR5158

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