



Your Document Guide

What we ask for, why it matters, and where to find each item. Keep this handy and jump to the section you need.

Questions about a document

Where to find it, whether it applies to you, or how to upload it.

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Text or email is fastest.

Questions about your pre-approval or loan

Payment, how much house, strategy on an offer.

Your loan officer

Text or call the number in your email.

How to upload

- 1 Open the link in your email and log in to the portal. It works on your phone.
- 2 Tap an item on the list, choose the file, done. One document per item.
- 3 **PDF is best.** For one- or two-page items (ID, W-2, pay stub, award letter), a clear photo or screenshot works if the entire page is in the frame, edges and all. Bank statements and tax returns need the downloaded PDF.
- 4 Uploaded something and it still shows open? We just have not marked it off yet. No action needed.
- 5 Something does not apply to you? Text Noah and we remove it from your list.

Your list at a glance

Find your situation below. Most people fit one or two rows. Your portal list is the official version; this is so you can see the whole picture at once and gather things in one sitting.

If you are	You will typically need
☐ Everyone	Photo ID. Two months of bank statements for any account used for down payment or closing costs. Your most recent 30 days of pay stubs from each current job.

☐ Paid by W-2 (salary or hourly)	W-2s for the last two years from every employer. Your final pay stub of last year and the year before (this is the one that shows bonus, overtime, and commission totals).
☐ Changed jobs in the last two years	The W-2 and final pay stub from the previous employer too. We document every job, even ones you left.
☐ Earn bonus, overtime, or commission	Nothing extra beyond the year-end stubs above; they are what let us count that income.
☐ Self-employed or 1099	Two years of personal tax returns, all pages and schedules. Two years of business returns if the business files its own. A year-to-date profit and loss. Two months of business bank statements.
☐ Retired, or receiving Social Security or disability	The current award or benefit letter, plus two months of bank statements showing the deposit.
☐ Receiving child support or alimony you want counted	The court order or decree page showing the amount and duration, plus six months of proof it arrives.
☐ A landlord	Current leases and the Schedule E pages from your last two returns.
☐ Using gift money	A short gift letter we send for signatures, the giver's statement showing the funds, and proof of the transfer.
☐ Selling a home to buy this one	Listing agreement or sale contract now; the estimated net sheet once under contract; the final closing statement after it closes.
☐ A veteran or active duty	DD-214 or Statement of Service. We pull the Certificate of Eligibility for you.
☐ Divorced or separated	The full decree or agreement, every page, whether or not support is involved.
☐ Not a U.S. citizen	Current visa, EAD, or permanent resident card, front and back.
☐ Had a bankruptcy	Discharge papers and the schedule of debts included.
☐ Under contract already	Everything above plus the earnest money check and a homeowners insurance quote for the new home.

The one rule that saves the most time: if you are not sure whether something applies to you, text Noah before you go digging for it. A lot of the items people struggle with turn out not to be needed on their file.

Why the documents matter more than the application

A pre-approval means more when a real person has reviewed your income, assets, and credit before the letter goes out. That is what we do, and it is why we ask for everything up front.

What a fully documented pre-approval does for you

- **Your offer carries weight.** Listing agents know the difference between a letter based on a phone conversation and one backed by reviewed paystubs and statements. When two offers are close, the one with the stronger pre-approval usually wins.
- **No surprises after you are under contract.** Underwriting reviews the same documents we do. If something needs explaining, we find it now, while there is time to fix it, not two weeks before closing when your earnest money is on the line.
- **You know your real number.** Your budget comes from your verified income and debts, not an estimate. You shop with confidence instead of hoping it works out.
- **Closing is calmer.** A complete file at the start means fewer conditions, fewer last-minute requests, and a closing date that stays put.

The application

The online application takes most people 10 to 15 minutes. It includes a credit check; that is part of what makes a pre-approval real. Having these handy means you finish in one sitting instead of stopping to look things up.

Have ready

- Social Security number and date of birth for each applicant
- Every address you have lived at in the last two years, with move-in and move-out months
- Every employer in the last two years: company name, address, phone, your title, start and end dates, and your pay (hourly rate or salary, plus any bonus, overtime, or commission)
- Any other income you want us to count: Social Security, pension, disability, child support, rental
- Bank and retirement accounts you plan to use: bank name and approximate balance is enough for now
- Monthly payments on car loans, student loans, and credit cards (rough numbers are fine; the credit report fills in the rest)
- If you own property: the address, mortgage balance, payment, taxes, and insurance

Common questions on the application

Question	What to do
I do not know my exact income	Enter your best number. We verify it from your documents anyway.
I have two jobs	Enter both. Income from a second job usually counts once there is about a two-year history.

I am self-employed	Enter the business name, your ownership share, and your average monthly income from your tax returns.
I get paid partly in cash or tips	Enter it. We will talk about what can be documented.
I am not sure which accounts to list	List the ones with money you would use for down payment or closing costs. You can add more later.
I want to add a co-borrower	Each applicant creates their own login and completes their own section. The file links them.
I started and got interrupted	It saves. Log back in with the same link and pick up where you left off.

What we do with it once it is in

Before anything goes to underwriting, our team reads your application and your documents the way an underwriter will, and we do it early on purpose.

- **We run your real numbers.** Your income is calculated the way underwriting calculates it, which is not always the way it looks on your stub. Overtime, bonus, a recent raise, a second job, self-employment: each has a rule, and we apply it now so your budget is right.
- **We look for anything that needs explaining.** A large deposit, a gap in employment, a collection on the credit report, a job change. None of these are deal-breakers on their own. Caught early, most of them take a one-line letter. Caught late, they delay a closing.
- **We structure the loan around you.** Down payment, loan program, and how to use gift funds or sale proceeds are decisions, and we make them with the full picture in front of us.
- **Then the letter goes out.** When you make an offer, the seller's agent sees a pre-approval that has already been reviewed the way underwriting will review it.

Income

Pay stubs (last 30 days)

Why: confirms your current pay rate and that you are still employed where you said.

Your most recent stubs covering at least 30 days, from each current job. Download the PDF from your payroll site if you can; a clear photo of each full stub also works.

Where to find them: ADP: Pay, then Statements. Paycom: Payroll, then Pay Stubs. Paylocity: Pay, then Checks. Workday: Pay, then Payslips. Gusto: Paystubs. Tap the date, then Download or Print to PDF.

Year-end pay stub (last year and the year before)

Why: the single most useful income document. It breaks out base, overtime, bonus, and commission for the whole year, which is what lets us count all of it instead of just your base.

In your pay portal, choose the last pay date in December of that year and download it. If your first January stub shows the prior year totals, that works too.

W-2s (two years)

Why: the official record of what you earned. Underwriting compares it to your stubs to confirm the pattern.

From every employer, both years. Payroll sites keep them under Tax Documents or Tax Forms. A clear photo of the paper W-2 works if every box is readable.

Changed jobs in the last two years

Why: underwriting wants a two-year employment history. A job change is fine; a gap in the record is a question.

The year-end stub for each year you were at the old employer and the W-2s. If that portal is closed, the W-2 alone is usually enough; tell us and we will work with it.

Bonus, overtime, or commission

Why: this income counts when there is a two-year history, and counting it can meaningfully raise your budget.

The year-end stubs above are the key document. If your employer does not break them out, a letter from HR showing the totals by year works.

Self-employed or 1099

Why: your income is what the tax returns say it is, after expenses, averaged over two years. Reviewing them up front is how we avoid a surprise later.

- Personal federal tax returns, two years, every page and schedule. If a preparer filed them, ask for the client copy PDF.
- Business returns (1120, 1120S, or 1065) if your business files separately, two years, all pages, including K-1s.
- Year-to-date profit and loss. A simple one from your bookkeeping software or accountant is fine.
- Two months of business bank statements, all pages.

Social Security, pension, or disability

Why: steady, reliable income, and some of it can be counted at more than face value because it is not taxed. The letter is what makes that possible.

The current-year award or benefit letter showing the monthly amount, plus two months of bank statements showing the deposit. Social Security letters download at ssa.gov under My Social Security. Pension letters come from the plan administrator. For disability, the letter should show the amount and whether it has an end date.

Child support or alimony you receive

Why: it counts if it is court-ordered, has been arriving, and will continue for a while. Counting it is your choice.

The court order or decree page showing the amount and duration, plus proof you have received it for the last six months (bank statements showing the deposits, or a state payment history printout).

Rental income

Why: rent you receive can offset the payment on that property or add to your income.

The current lease for each property and the Schedule E from your last two tax returns. If the property is new and there is no Schedule E yet, the lease and proof of the security deposit or first month's rent.

Assets

Bank statements (two months)

Why: proves the money for your down payment and closing costs is yours and has been sitting there, not borrowed last week. Two months is the window underwriting looks at.

The two most recent monthly statements for every account you will use for the down payment, closing costs, or reserves. Every page, including blank ones.

Where to find them: Log into the bank's website (not the app if you can help it). Look for Statements or Documents, choose the month, and download the PDF. The statement should show your name, the account number, and the full period. A screenshot of the balance, a transaction list, or a few pages of the statement is not a statement and cannot be accepted; underwriting needs the complete document.

Large deposits

Why: underwriting has to know that money did not come from a new loan. A one-line explanation now prevents a formal letter request later.

Anything on a statement that is not your regular paycheck and is larger than about half your monthly income will get a question. For each one, upload a one-line note saying what it was, plus the document behind it (a check image, a transfer confirmation, a bill of sale, a bonus stub). Transfers between your own accounts just need the other account's statement.

Retirement and investment accounts

Why: money you are not using for the purchase still strengthens your file as reserves, and a strong reserve position can help in a tight approval.

The most recent quarterly statement, all pages. If you plan to withdraw or borrow from a 401(k) for the purchase, we will also need the plan's terms of withdrawal, which HR or the plan website provides.

Gift funds

Why: gifts are allowed and common. The paper trail is what makes them count.

- We send a short gift letter to you and the giver to sign electronically. It states the amount and that it is not a loan.
- The giver's statement showing the money leaving their account, and your statement showing it arriving. The giver can send theirs straight to Noah if they prefer not to share it with you.
- Easiest path: have the gift wired directly to the title company at closing. Then we only need the letter and the giver's statement.

Selling your current home

Why: if the sale is funding this purchase, underwriting needs to see it happen in stages so the money is real by closing day.

- Now: the listing agreement, or the signed purchase contract if you already have a buyer, plus your most recent mortgage statement on that home.
- Once under contract: the estimated net proceeds sheet from your agent or title company.
- At closing on the sale: the final closing statement showing the proceeds, and the statement of the account they were deposited into.

Earnest money

Once your offer is accepted: a copy of the earnest money check (front and back once it clears) or the wire confirmation, plus the statement showing it leaving your account.

Money from selling something else

Sold a car, a boat, equipment? A bill of sale, proof of the item's value (a Kelley Blue Book printout works for a vehicle), and the deposit on your statement.

Everything else

Photo ID

A clear photo of the front of your driver's license or passport. All four corners visible.

Homeowners insurance

Once you are under contract, a quote or declarations page for the new home. Your insurance agent can email it. If you do not have an agent, ask us and we can point you to a few.

VA loans

Your DD-214, or a Statement of Service if you are active duty. We pull your Certificate of Eligibility for you.

Divorce or separation

The full decree or separation agreement, every page, even if you do not receive or pay support. Underwriting reads it for property and debt obligations.

Bankruptcy

The discharge papers and the schedule of debts included. If it was a Chapter 13, the payment history from the trustee.

Visa, EAD, or green card

A clear copy of the current document, front and back. If a visa renews within the next year, tell us; there may be one more form.

Credit inquiries

If other lenders pulled your credit recently, underwriting will ask what each was for and whether new debt resulted. A one-line answer per inquiry is enough: "car loan shopping, no loan opened."

Homebuyer education

Some first-time buyer programs require a short online course. If it is on your list, we send the link; upload the completion certificate when you finish.

Employer verification contact

The name, phone, and email of your HR or payroll department. We use it only to confirm employment; nothing about your loan is shared with them beyond that.

The five things that cause a second request

- **Partial screenshots.** A screenshot of a single full page is fine. A screenshot that cuts off the header, footer, page number, or account details is not, and multi-page documents like bank statements need the PDF from the bank or payroll website.
- **Missing pages.** Every page of a statement, even the ones that say intentionally blank. Underwriters count pages.
- **Wrong months.** Two most recent statements means the last two your bank has issued, not two from earlier this year.
- **Prior job left off.** If you changed jobs in the last two years, we need documents from the old employer too.
- **A big deposit with no paper trail.** Anything that is not your regular paycheck needs a one-line explanation and a document showing where it came from.

What happens after you upload

- Noah reviews each item. If something needs a fix, you get one message saying exactly what and why.
- When the list is complete, your loan officer finishes the pre-approval and sends the letter.
- Once you are under contract, underwriting may ask for a few more items. Every file gets a short list; it is normal. Same process, same portal.
- Uploaded something and it still shows open? We just have not marked it off yet. You do not need to send it again.

Why all of this: every item here is so that when you find the house, the financing is already handled.