VA LOANS SAN DIEGO · VALOANSSANDIEGO.COM

Documents to Gather for Your Lender

The papers most lenders ask for, so you are ready when the request arrives.

Income

- [ ] The last two years of tax returns, with W-2s or 1099s.
- [ ] Pay stubs for the last 30 days.
- [ ] If you are self-employed: two years of business returns and a year-to-date profit and loss statement.
- [ ] Award letters for pension, Social Security or disability income you want counted.

Assets

- [ ] Complete statements, all pages, for the last two months from each bank account.
- [ ] Statements for retirement and investment accounts.
- [ ] If family is helping with the down payment: a signed gift letter and the transfer records.
- [ ] A written explanation for any large deposit.

Identity and history

- [ ] A government photo ID.
- [ ] Two years of addresses, and your landlord’s contact information.
- [ ] If it applies: the divorce decree, support orders and any bankruptcy papers.
- [ ] Once you have a contract: the purchase agreement and your homeowners insurance quote.

Rudy Flores, Real Estate Strategist · Coldwell Banker West · (619) 392-6714 · CalDRE #02257808 · Responsible Broker CalDRE #01481919 · Equal Housing Opportunity

Preferred lender: Point Mortgage Corporation (NMLS #231073), (619) 475-4095. You are always free to choose any lender you like.

General information for orientation, prepared October 2026. It is not legal, tax or financial advice, and rules and forms change. Confirm details with your lender, the county, an attorney or tax professional and your agent.