

# PRE-APPROVAL CHECKLIST:

## WHAT YOU'LL NEED TO GET STARTED

BEFORE YOUR LENDER CAN ISSUE A PRE-APPROVAL LETTER, THEY'LL NEED TO REVIEW YOUR FINANCES AND VERIFY YOUR INCOME, ASSETS, AND DEBTS. GATHERING THESE DOCUMENTS AHEAD OF TIME HELPS SPEED UP THE PROCESS AND STRENGTHENS YOUR OFFER WHEN YOU FIND THE RIGHT HOME.

### PERSONAL INFORMATION

- Full legal name, date of birth, and Social Security number
- Current address and past 2 yrs of residency history
- Photo ID (driver's license or passport)

### ASSET DOCUMENTATION

- Last two months of bank statements (checking and savings)
- Statements for retirement, investment, or brokerage accounts
- Proof of gift funds (if applicable)
- Addresses of all properties currently owned (if applicable)

### INCOME VERIFICATION

- Most recent 30 days of pay stubs
- W-2 forms for the past two years
- If self-employed: last 2 years of federal tax returns + year-to-date profit & loss statement
- Documentation of any additional income (bonuses, alimony, social security, etc.)

### PROPERTY INFO (IF UNDER CONTRACT)

- Purchase agreement
- Realtor contact info
- Estimated insurance quote (if available)



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