



## LOAN PRE-APPROVAL CHECKLIST

We will need the following items to start the pre-approval process:

**If you are a W-2 EMPLOYEE:**

- Pay stubs for the previous month
- Bank statements for the previous 2 months (all pages)
- W2's for the previous 2 years
- Full tax returns and 1099's with all schedules for the previous 2 years
- Copy of driver's license

**If you are SELF-EMPLOYED or a BUSINESS OWNER:**

- Full tax returns and 1099's with all schedules for the previous 2 years
- Current Profit and Loss Statement, and Balance Sheet (signed and dated)
- Bank statements for the previous month (all pages)

**If you have RETIREMENT, DISABILITY, TRUST or OTHER sources of income:**

- Pensions or Social Security documents with award letters or tax documents
- Bank statements for the previous month (all pages)
- Proof that income will continue for at least 3 years
- Trust fund income (documentation funds have been received for previous 2 years)

**If you have RENTAL PROPERTIES\***

- Provide rental agreement & tax returns for the previous 2 years
- \* Talk to me if you plan on making your current residence into a rental property

**ADDITIONAL INFORMATION (if applicable):**

- Provide proof of any large deposits on Bank Statements
- Copy of Earnest Money Check & corresponding bank statement
- Copy of Insurance Policy and Tax statement on all properties owned
- Signed and recorded copy of Divorce Decree, Child Support Order, Spousal Maintenance orders
- Complete bankruptcy papers (full discharged) if less than 7 years ago
- Lender originated "Gift Letter" and a complete paper-trail for the gifted money
- If you own other properties, please provide a mortgage statement showing a breakdown of payment to include taxes & insurance. If taxes & insurance are not included in mortgage, provide proof of property tax & homeowner insurance premiums.

For more information, please contact:

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