

Pre-Approval Checklist

When you make an offer on a home, you may need to include a pre-approval letter from a mortgage lender to show the seller you are a legitimate buyer with financing.

Use this checklist to gather all documents below for each borrower to avoid any delays in the process. (Not all documents will be required for every borrower or loan type)



Employment / Income

- Provide consecutive pay stubs for the most recent 30 days
- Provide W-2s for the past two years
- Federal Tax returns – all pages for the past two years
- If self-employed, provide all pages and schedules of last two years' business tax returns
- If self-employed, provide current Balance Sheet and Profit & Loss Statement
- If retired, provide the last two years' 1099s
- If you receive Social Security, provide your award letter
- If you receive rental income, provide a copy of the current lease
- If a veteran or active duty, provide a copy of the Statement of Service Letter

Assets

- Provide two months' statements for all accounts: checking, savings, stocks, IRA & 401K
- If closing funds will come from a gift, provide a gift letter and proof of funds

Credit

- The lender will obtain a copy of your credit report. Prior to applying, confirm accuracy at: annualcreditreport.com.
- Copy of driver's license and social security cards
- Letter explaining any late payments, collections, or derogatory credit
- Bankruptcy discharge paperwork
- If renting, lease agreement and payment history



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