



Items needed for Pre-Approval – For All Borrowers

PLEASE DO NOT STAPLE ANY PAPERWORK.

PLEASE DO NOT SUPPLY ANY DOUBLE SIDED COPIES.

NEW GUIDELINES REQUIRE THAT ONCE A CREDIT REPORT IS PULLED, THE BORROWER MUST NOT TAKE OUT ANY NEW CREDIT CARDS OR LOANS PRIOR TO DISCUSSING THIS WITH YOUR LOAN OFFICER. NEW CREDIT PRIOR TO CLOSING CAN BE A MAJOR PROBLEM IF NOT HANDLED UP FRONT. PLEASE PAY CLOSE ATTENTION TO THIS RULE.

Documentation for all loans

- Pay stubs for the most recent 30 days.
- Contact information to verify employment. Name and phone number as well as email if possible.
- W-2's/1099's and or K-1's AND tax returns for the past two years including all pages and all schedules, in some cases it might be easiest for you to have your CPA e-mail this information to me. Both parties need to sign and date page two of each of the tax returns
- Previous two months bank statements, ALL pages of each statement. Also any other asset, i.e. checking, savings, CD, brokerage accounts, mutual funds, etc.
- Copy of Social Security card and Driver's License.
- Copy of Social Security awards letter(s) if applicable.

If you are self employed, receive commission income or own investment properties

- Previous two years signed tax returns with all schedules attached
- Previous two years corporate/partnership tax returns and K-1's as applicable.
- Year-to-date profit and loss statement (self employed only)

If applying for a VA Loan

- VA Certificate of Eligibility and form DD214.

If you have been divorced

- Complete of the Decree signed by the Judge.

If you have declared bankruptcy in the last 7 years

- COMPLETE copy of the Bankruptcy package including the schedule of creditors, and copy of Discharge.

If you are relocating with company benefits

- Copy of company's relocation policy.
- Letter from employer stating effective date of transfer and new income.

Additional items if you are refinancing

- Copy of your existing survey of the transaction will be a refinance.
- HUD-1 Settlement Statement from purchase or sale of a home. You will find this in the closing package from your last transaction on this home.
- Most recent mortgage statement on your primary loan (and 2nd lien if applicable).
- Contact information for your home-owners insurance agent and proof of property tax amount. This applies to all properties owned.
- Copy of the NOTE(s) for any real estate owned.
- Contact information for an HOA if applicable.