

The Checklist of Items Needed to Get Pre-Approved!

INCOME

- Pay stubs: Most recent, covering the last 30 day period
- W-2's and/or 1099's: Most recent 2 year period
- Tax Returns: Most recent 2 year period (include personal and business if applicable)

ASSETS

- Bank statements: Most recent 2 months (all pages)
- Retirement/Investment: Most Recent 2 months or most recent quarterly (all pages)

CREDIT REPORT

- During the process, we'll run your credit and send the credit report to you. Please review and provide a signed letter of explanation for any address variations, name variations, derogatory credit and credit inquiries, etc.

OTHER ITEMS

- Photo ID
- Property owners: For each property owned, please provide your most recent mortgage statement, homeowner's insurance declaration page, and HOA statement
- Renters: Please send in a copy of your current rental agreement
- Business owners: Provide K-1's if less than 25% ownership, or full tax returns if more than 25%

