

Documents You'll Need for Pre-Approval

Exactly what to gather before we start your application

Income Verification

- ✓ Most recent 30 days of pay stubs
- ✓ W-2s from the past 2 years
- ✓ Federal tax returns (past 2 years)
- ✓ If self-employed: profit & loss statement + business tax returns
- ✓ Social Security, pension, or VA benefit award letters (if applicable)

Asset Documentation

- ✓ Bank statements (past 2 months, all pages)
- ✓ Retirement account statements (401k, IRA)
- ✓ Investment account statements
- ✓ Gift letter (if someone is helping with down payment)

Personal Information

- ✓ Valid government-issued photo ID
- ✓ Social Security number
- ✓ Current address and 2-year address history
- ✓ Employment history (past 2 years)

If You Currently Own a Home

- ✓ Current mortgage statement
- ✓ Homeowners insurance declaration page
- ✓ Property tax bill
- ✓ HOA statement (if applicable)

Pro tip: Digital copies are perfectly fine. Snap photos of documents with your phone or save PDFs. I'll let you know if I need anything else once we get started.