



Mortgage Pre-Approval Document Checklist



Your Partner in Finding & Funding Your New Home

Getting pre-approved is one of the most important steps in the homebuying process. To give you the strongest and most accurate approval, your lender will require certain documents. Use this checklist to make sure you're prepared before you start shopping for your dream home.

Personal Information

- Driver's license or government-issued photo ID
- Social Security number
- Proof of residency (if applicable)

Income Documentation

- Most recent pay stubs (last 30 days)
- W-2 forms (last 2 years)
- Tax returns (last 2 years)
- Year-to-date profit and loss statement (if self-employed)
- 1099 forms (if applicable)

Employment Verification

- Employer contact information
- Recent employment history (last 2 years)

Assets

- Bank statements (last 2-3 months)
- Retirement account statements (401k, IRA, etc.)
- Investment account statements (stocks, bonds, etc.)
- Documentation of large deposits (if applicable)

Debts & Obligations

- Credit card statements
- Student loan statements
- Auto loan statements

- Other monthly debt obligations

Other Possible Documentation

- Divorce decree (if applicable)
- Child support or alimony documentation (if applicable)
- Bankruptcy or foreclosure paperwork (if applicable)
- Gift letter (if receiving funds from family or friends)

Remember: Every lender may have slightly different requirements. The more complete your documentation, the smoother your pre-approval and homebuying process will be.

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