

Items needed for Pre Approval

Documentation for all loans

- Pay stubs for the most recent 30 days
- Information on any other income you wish to have considered, such as part-time income, rental income, etc.
- W-2's and Tax Returns for the past two years
- Name, address and phone number of landlord for the past 24 months
- Previous two months bank statements, all pages, ie... checking, savings, CD's, brokerage, mutual funds, etc.
- Most recent statements on asset bearing accounts if generated yearly or quarterly (401K, IRA, etc.)
- Copy of social security card and driver's license

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
- Year-to-date profit and loss statement (self employed only)
- Current leases on investment properties with rental income

If applying for a VA Loan

- VA Certificate of Eligibility
- Form DD-214
- For in-service veterans, Statement of Service and recent Leave and Earnings Statement
- Name and address of child care provider (if applicable)

If you have been divorced

- Complete signed copy of all divorce decrees
- Proof of receipt of child support payments for the last 12 months

If you have declared bankruptcy in the last 7 years

- Copy of Petition/Decree, 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
- Copy of entire relocation buyout offer (if applicable)

Additional items if you are refinancing:

- Copy of your survey
- Hud-1 Settlement Statement from purchase of the home
- Most recent mortgage statement on your primary loan (and 2nd lien if applicable)