



# Florida Mortgage Pre-Approval Complete Document Checklist

Everything you need to gather before applying — so nothing slows you down.

## ■ INCOME DOCUMENTS

- **Most Recent 2 Years W-2s**  
From all employers — both years required
- **30 Days of Pay Stubs**  
Most recent, showing year-to-date earnings
- **2 Years Federal Tax Returns (All Pages)**  
Personal returns — include all schedules
- **Self-Employed: 2 Years Business Tax Returns**  
Required if you own 25% or more of a business
- **Self-Employed: Year-to-Date Profit & Loss Statement**  
Prepared by a CPA or accountant preferred
- **Social Security Award Letter**  
If receiving Social Security income
- **Pension / Retirement Award Letter**  
Most recent statement showing income amount
- **VA Benefits Letter**  
If applicable — must show continuation period
- **Rental Income: Current Lease Agreements**  
Plus 2 years tax returns with Schedule E

## ■ ASSET DOCUMENTS

- **2 Months Bank Statements — All Pages**  
Checking and savings — every page including blanks



## ■ 2 Months Investment / Brokerage Statements

Stocks, bonds, mutual funds — all pages

## ■ Most Recent 401(k) / IRA / Retirement Statements

Most recent quarterly statement

## ■ Gift Letter (if using gift funds for down payment)

Must include donor name, relationship, amount and statement funds are a gift — not a loan

## ■ Documentation of Any Large Deposits

Any deposit over 50% of monthly income needs a paper trail

## ■ PROPERTY DOCUMENTS

### ■ Signed Purchase Contract

Once you are under contract

### ■ Homeowners Insurance Quote

Contact an insurance agent early — required at closing

### ■ HOA Contact Information

If applicable — we may need HOA documents

### ■ Most Recent Mortgage Statement

If you currently own a home

### ■ Copy of Deed / Survey

If refinancing — helpful but not always required

## ■ PERSONAL IDENTIFICATION

### ■ Valid Government-Issued Photo ID

Driver's license or passport — must not be expired

### ■ Social Security Number

Required for all borrowers on the loan

### ■ Green Card or Visa Documentation

If applicable — must be current and valid

## ■ SPECIAL SITUATIONS — Include If Applicable



**FREE GUIDE**

interconnectmortgage.com  
561-556-7109

■ **Divorce Decree / Separation Agreement**  
Required if paying or receiving alimony or child support

■ **Bankruptcy Discharge Papers**  
Complete discharge paperwork if applicable

■ **Explanation Letter for Credit Issues**  
Brief written explanation for any derogatory marks

■ **VA Certificate of Eligibility**  
For VA loans — we can often obtain this for you

■ **Landlord Contact Info (12 Month Rent History)**  
If you currently rent and have no mortgage history

■ **PRO TIP FROM TONI**

Gather everything BEFORE we talk — it speeds up your pre-approval dramatically. Save all documents as PDFs with clear file names like "2023\_W2\_John\_Smith.pdf" so nothing gets lost. And don't worry if you're missing something — we'll figure it out together on our call.

**Ready to Get Pre-Approved?**

Book your free consultation and let's get you moving.

■ [interconnectmortgage.com/calendar](https://interconnectmortgage.com/calendar)

■ **561-556-7109**

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