Pre-Approval Document Checklist

Gathering complete, readable documents can make the mortgage review smoother.

Applicant name(s)	Target purchase timeframe	Loan officer
________________________________ _	________________________________ _	________________________________ _

Your exact document list depends on employment, income, assets, credit, property type, and loan program. Send documents only through a secure method approved by your lender.

Identity and Housing History

- [ ] Government-issued photo identification for each applicant.
- [ ] Social Security number or other required taxpayer identification information.
- [ ] Current address and complete two-year residential history.
- [ ] Landlord or mortgage information when requested.

Employment and Income - Salaried or Hourly

- [ ] Most recent pay stubs covering the last 30 days.
- [ ] W-2 forms for the most recent two years.
- [ ] Complete two-year employment history with employer names, addresses, and dates.
- [ ] Documentation of bonuses, overtime, commissions, or other variable income when used to qualify.

Assets and Funds to Close

- [ ] Two most recent months of bank statements, including all pages, for every liquid account.
- [ ] For employer-based retirement accounts, provide the terms and conditions for withdrawal.
- [ ] Documentation for earnest money, large or unusual deposits, account transfers, or recently opened accounts.
- [ ] A gift letter and evidence of the transfer when gift funds are used.
- [ ] Statements showing reserves or other verified assets requested by the lender.

Credit and Monthly Obligations

- [ ] Current statements for debts that may need clarification or payoff.
- [ ] Divorce decree, separation agreement, child-support, or alimony documentation when applicable.
- [ ] Bankruptcy, foreclosure, short-sale, or credit-event documentation when applicable.
- [ ] Written explanations and supporting records for disputed accounts or unusual credit activity when requested.

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Additional documentation that may apply to your income or financial profile.

Self-Employed or Business Income

- [ ] Two most recent years of personal federal tax returns, including all pages and schedules.
- [ ] Two most recent years of business federal tax returns, including all pages and schedules, if applicable.
- [ ] Business license, CPA letter, or proof of business existence when requested.

Other Income Sources

- [ ] Award letters and proof of receipt for Social Security, pension, or disability income.
- [ ] Lease agreements and tax-return documentation for rental income.
- [ ] Documentation for child support or alimony if you choose to use it for qualification.
- [ ] Trust, annuity, royalty, note, or other income documentation when applicable.

Current Real Estate Owned

- [ ] Most recent mortgage statements for each property.
- [ ] Property-tax, homeowners-insurance, and HOA information.
- [ ] Rental agreements and mortgage statements for real estate owned.
- [ ] Home-equity line or subordinate-financing statements, if applicable.

Veterans, Service Members, and Specialized Programs

- [ ] Certificate of Eligibility or service documentation for a VA loan.
- [ ] DD Form 214, Statement of Service, or related documents when applicable.
- [ ] Documentation required by down-payment-assistance, grant, USDA, or other specialized programs.

Before You Upload

- [ ] Include every page of every statement, even blank pages.
- [ ] Use clear, readable PDF files rather than cropped screenshots when possible.
- [ ] Keep originals and provide copies through a secure portal.
- [ ] Include signed and dated documents where required.
- [ ] Confirm that names, account numbers, statement dates, and all transactions are visible.
- [ ] Ask before emailing sensitive documents; use your lender's secure portal or approved method.
- [ ] Remember that exact document requirements vary by loan program and borrower profile.

Keep your financial profile stable during the process. Speak with your loan officer before changing employment, opening credit, moving large sums, or making a major purchase.