



Robinson Mortgage Group
Local. Experienced. Trusted.
WWW.ROBINSONMORTGAGE.COM
desmond@robinsonmortgage.com
502-432-1808
NMLS 1971360

Here are the items needed to assist with preapproval process.

1. Copy of Photo ID
2. Most recent paystubs covering 30 day period
 - *bi-weekly – 3 paystubs
 - *bi-monthly – 2 paystubs
 - *weekly – 5 most recent paystubs
3. Last 2 years W2s – 2020 & 2019
4. Last 2 years of completed tax returns (if self employed or rental income).
5. Most recent 2 bank statements (all pages – NOTE some bank statements have even pages on back)
6. Other asset statements (401K, IRA, etc...) to assist with preapproval or prove down payment

The following are only needed when applicable

- Social Security, Child Support, Retirement, Pension or Military Income Award Letters
- **If currently renting** - landlord contact information
- Copy of bankruptcy papers (Schedule Fs and discharge papers) if within most recent 7 years or reporting on credit report
- Gift Letter (let me know if utilizing this for proper papertrail).
- **Self Employed only** – most recent 2 personal and business tax returns
- Other items you deem necessary to assist with income and asset verification(s)
- Explanation letter for any derogatory credit – including late payments, bankruptcy, or collections.
- Divorce Decree
- Sales Contract

NOTE: Once you have preapproval and accepted purchase contract – there would be an appraisal fee to be collected which will deduct from any amount required for down payment.

Please let me know if any questions and how I can assist with any item causing challenge.

Desmond L Robinson
Mortgage Loan Officer
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