HOME FINANCING, SIMPLIFIED

Mortgage Pre-Approval Checklist

What to gather so your pre-approval can move quickly and accurately.

Income

- Recent paystubs and W-2s for wage earners.
- Personal and business tax returns may be needed for self-employed borrowers or certain income types.
- Documentation for retirement, Social Security, bonus, commission, overtime, rental, or other qualifying income when used.

Assets

- Recent bank or investment statements for funds being used for down payment, closing costs, or reserves.
- Documentation for gift funds or sale proceeds when those funds are part of the plan.

Property and obligations

- Current mortgage statements and insurance information for real estate you already own.
- Information about HOA dues, child support, alimony, installment debts, student loans, or other obligations when applicable.

Helpful tip

- Avoid moving large amounts of money between accounts or opening new credit without checking with your loan team first.

The goal is fewer surprises later.

A complete pre-approval upfront makes it easier to build the right offer and closing timeline.

Run your numbers | kindredmortgage.com