

# What You Need to Get **PRE-APPROVED** For a Mortgage

## 1 Proof of Income



A lender needs to know that you currently have funds that you can draw from each month to pay back a mortgage. You can prove your income by providing the last month's pay stubs, W2's or tax returns.

## 2 Proof of Assets



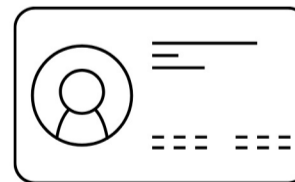
A lender also will want to ensure you have enough money to pay a down payment on a home, so they will want to see your assets. This can be as easy as providing them your last few bank statements.

## 3 Credit Scores



A lender will also pay to pull your credit to look at your credit report. A good credit score (around 700 and above) will show them that you're trustworthy and will make your mortgage payments on time.

## 4 Identification



Finally, a lender will want to know that you really are who you say you are. This could be your social security card or your passport, as well as your driver's license. They will also ask for your signature that you authorize them to pull your credit.

CONTACT ME TO LEARN MORE ABOUT BUYING A HOME OR APPLY FOR A MORTGAGE TODAY!



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