

When you get ready to buy property and need to go to the bank for a loan, you'll want to get these items together. You'll want to get pre-approved so that you'll know how much the bank will loan.

Items required for a loan application process:

1. Proof of Identity

- Driver's license.
- Social Security card.
- Birth certificate.
- Certificate of citizenship.
- Military ID.
- Passport.
- State-issued ID.

2. Employer and Income Verification

- 30 days of pay stubs.
- 2 years of tax returns.
- W-2s and 1099s.
- 2 months of bank statements.
- Employer's contact information.

If you're self-employed, you can verify your income with a couple of different documents.

- Bank statements.
- 1099s.
- Income tax returns.

3. Proof of Address

- Utility bill.
- Lease or rental agreement.
- Mortgage statement.
- Proof of insurance on your home or vehicle.
- Voter registration card.
- Property tax receipt.
- Bank or credit card statement.

4. Additional Documents if Applicable:

- Mortgage statement on current home if not being sold
- Divorce Decree/Child Support Ledger
- Bankruptcy and Discharge papers