

PRE APPROVAL CHECKLIST

DOCUMENTS NEEDED

- PAYSTUBS FOR THE LAST 30 DAYS
- W-2S AND 1099S FOR THE LAST 2 YEARS
- FEDERAL INCOME TAX RETURNS FOR THE LAST 2 YEARS, INCLUDING ALL SCHEDULES AND ATTACHMENTS
- GOVERNMENT-ISSUED PHOTO ID AND IF APPLICABLE, RESIDENT ALIEN CARD
- LAST 2 BANK STATEMENTS FOR ALL BANK ACCOUNTS (BORROWER AND CO-BORROWER)
- LAST 2 INVESTMENT ACCOUNT STATEMENTS (BORROWER AND CO-BORROWER)

*PLEASE PROVIDE ALL STATEMENT PAGES (EVEN IF BLANK)

IF APPLICABLE

- GIFT FUNDS: GIFT LETTER / DOCUMENTATION
- VA APPLICANT: PROVIDE DD-214 IF DISCHARGED, OR STATEMENT OF SERVICE IF ACTIVE DUTY
- DIVORCED: DIVORCE DECREE OR LEGAL SEPARATION AGREEMENT
- PAYING OR RECEIVING CHILD SUPPORT: COPY OF COURT ORDER & PROOF OF PAYMENTS
- BANKRUPTCY IN LAST 7 YEARS: COMPLETE COPY OF BANKRUPTCY PAPERS, INCLUDING SCHEDULE OF DEBTORS & DISCHARGE
- FORECLOSURE OR SHORT SALE IN PAST 7 YEARS: COMPLETE PROPERTY ADDRESS OF FORECLOSURE/SHORT SALE
- ON AN IRS REPAYMENT PLAN: COPY OF PLAN
- RETIRED: AWARD LETTER OR RETIREE STATEMENT FOR ANY SOCIAL SECURITY, RETIREMENT OR PENSION INCOME; LAST 2 YEARS OF 1099S

ALREADY A HOME OWNER?

- CURRENT MORTGAGE STATEMENT
- CURRENT PROPERTY TAX BILL
- RECENT HOMEOWNERS INSURANCE STATEMENT
- RECENT HOA STATEMENT

IF RENTING, PLEASE PROVIDE:

- LEASE AGREEMENT
- LAST 2 YEARS OF RENTAL/LANDLORD HISTORY

IF SELF-EMPLOYED, PLEASE PROVIDE:

- YTD PROFIT/LOSS STATEMENT
- BALANCE SHEET
- LAST 2 YEARS OF BUSINESS TAX RETURNS

HAVE QUESTIONS? CALL US.

We're totally digital! Upload all your documents directly to our digital mortgage platform.

You can also send documents by email or fax, or by scheduling an appointment so we can make copies in our office.

There may be more documents that we need during the course of your loan. We will reach out based on your situation.



Senior Loan Officer NMLS ID# 1760446
15111 Whittier Blvd. Whittier, CA 90603

 www.MyKeyLO.com
 HomeLoansByDC@gmail.com
 714-482-8047



Valley View Home Loans is an Equal Housing Lender.
Company NMLS ID 192103. nmlsconsumeraccess.org.