

PRE-APPROVAL Checklist



01 IDENTIFICATION

- Have a government-issued photo identification ready

02 INCOME & ASSETS

- Last two years of federal tax returns ready to present to the mortgage lenders
- Last two years of corporate tax returns if applicable
- Last two years of W-2 or 1099 statements
- Paystubs from the previous 30 days
- Name and address of all employers for the last two years
- If you're a business owner, you will need to provide profit and loss statements
- Alimony or child support income documentation
- Prepare an asset statement, providing the lender with information about your current assets including bank accounts, retirement accounts, and investment portfolios
- Information about any existing mortgages
- Home insurance policy information
- Divorce or separation agreement, including alimony or child support payment terms in which you receive income

03 LIABILITIES

- List of all current loans: name, address, account numbers, balances, and monthly payments
- The lender will want to look at your credit score. Be prepared to explain any late payments, recent credit inquiries, collections, or judgments
- If you currently own a property, have your property tax statements available
- Bankruptcy papers, if filed within the past seven years



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