

Mortgage Pre-Approval Checklist

The first step is to complete a full mortgage loan application, including the following information.

This is a partial list; your mortgage loan originator can tell you about any additional requirements.

Residential History

- **Your residential address** for the past two years
- **Landlord names and addresses** for the last two years, if you rented during that time

Employment & Income History

- **Paycheck stubs** from the last 30 days showing your year-to-date earnings
- **W-2 or I-9 tax forms** (issued by your employer) for the past two years

Personal Assets

- **Bank account statements** from the two most recent months for all checking and savings accounts
- **Other asset statements** from the past two months for any CDs, IRAs, stocks, bonds or other securities you intend to use for your down payment
- **Current real estate holdings**, including property address, current market value, mortgage lender's name and address, loan account number, balance and monthly payment

Personal Debt

- **A list of any new monthly debts** not listed on your credit report (auto loans, student loans, mortgage loans, credit cards, etc.), including creditor name, address, account number, minimum monthly payment amount and outstanding balance on each account

Additional documents may be required. Your mortgage loan originator will let you know which documents will be needed when you close on your new home and they'll work closely with you at each step of the mortgage process.