

Mortgage Pre-Approval Application Checklist

You can apply for pre-approval at any time, regardless of whether you've completed the prequalification process. You'll complete a full mortgage loan application, which will include the following information.

This is a partial list as varying information and documentation can be requested during the closing process. Your mortgage specialist can tell you about any additional requirements.

Residential History

- Your residential address for the past two years
- Landlord names and addresses for the past two years

Personal Assets

- Past months checking and savings account statements
- Past two months for other investments, including 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

Employment & Income History

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

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 at your mortgage closing. Your real estate agent and mortgage loan officer 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 loan process.

