

GET MORTGAGE-READY: *Pre-Approval Checklist*

What You Need for a Fast, Strong Pre-Approval

Getting fully pre-approved is the best way to stand out as a serious buyer. Here's exactly what to gather so we can move fast and show sellers you're the real deal.

Personal Information

- Full legal name, date of birth, Social Security number
- Current address (and 2-year address history)
- Valid photo ID (driver's license or passport)
- Marital status and number of dependents (if applicable)

Employment & Income

- Employer name, address, and phone number
- Pay stubs covering the most recent 30 days
- W-2 forms from the past 2 years
- Self-employed? Provide 2 years of tax returns + year-to-date P&L
- Other income (child support, rental income, etc.), with documentation

Assets

- Bank statements (checking/savings) – last 2 months, all pages
- Investment or retirement accounts – last 2 months, all pages
- Gift funds? Include a gift letter + donor's bank statement

Debts

- List of monthly debts (car loans, student loans, credit cards)
- Documentation for any recently paid-off debts or disputes

Property Info (if you've made an offer)

- Signed purchase contract
- Contact info for your Realtor
- HOA details, if applicable

Bonus Tip:

Avoid big purchases or opening new credit during the mortgage process. A new car or surprise credit card can throw off your approval.



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