



Mortgage Pre-Approval Checklist



Agent Name
Brokerage Name
Phone #
Website

MORTGAGE PRE-APPROVAL CHECKLIST

USE THIS CHECKLIST TO HELP YOU GATHER AND TRACK DOCUMENTS
REQUIRED TO GET START YOUR PRE-APPROVAL PROCESS.

Lender's Information

Lender's Name:

Lender's Company:

Lender's Phone #:

Lender's Email:

Documents Needed to Start the Pre-Approval Process

☐ **Valid Identification**

- A driver's license, state-issued ID card, passport, military ID, and any government-issued ID.

☐ **Social Security Card**

- A Social Security number (SSN) is a unique identifier issued by the Social Security Administration. You need an SSN to work, and it's used to determine eligibility for Social Security benefits and certain government services.

☐ **Federal Tax Returns (Previous 2 Years)**

- A tax return you send to the IRS each year. It shows how much money you earned in a tax year and how much money you paid in taxes. Its purpose is to display that you met your obligation to pay the U.S. government.

☐ **State Tax Returns (Previous 2 Years)**

☐ **W-2 Forms / 1099 / K-1 Statements (Previous 2 Years)**

- A W-2 tax form shows important information about the income you've earned from your employer, amount of taxes withheld from your paycheck, benefits provided and other information for the year. You use this form to file your federal and state taxes.

☐ **Recent Paystubs (For Previous 30 Days)**

- Documentation that details your most recent wage earnings.

☐ **Assets Statement**

- Documentation of your net worth and assets.

☐ **Monthly Debt Payments**

- Documentation from a creditor or lender that shows payments you make to pay back money you borrowed.

☐ **Copy of Current Mortgage Statement**

- Documentation from your mortgage lender that provides details about your current mortgage loan.

☐ **Property Tax Statements**

- Documentation that provides details about the property taxes you pay on your current home.