

# Pre-approval letter checklist

## W2 Employee Borrowers:

1. The last two, most-recent pay-stubs for all borrowers and co-borrowers.
2. Last two years W-2s
3. Last two years tax returns - all pages including schedule E
4. Copy of IRS tax extension for the current year - **If that applies**
5. All pages of the two-most recent bank statements for all checking and savings accounts
6. All pages of the last two months or most recent quarter's retirement accounts
7. Photo IDs for all borrowers - **driver's license**
8. Photocopy of your social security card for all borrower - **if applying for an FHA loan**
9. Current mortgage statements for all mortgages
10. Name and contact info or your insurance agent for your homeowners insurance
11. Copy of green card or H1-B work visa if not a US citizen
12. Name and phone number of managing member of your homeowner's association or management company, if your own or wish to purchase a condo.
13. Name and phone number of the insurance company that provides your "walls-in" or HO-6 insurance, if your own or wish to purchase a condo.

## Self-Employed Borrowers:

1. Last two years personal and corporate taxes - all schedules
2. K-1 tax forms for all business
3. Year-to-date profit and loss prepared by a tax professional - If applying within the first 4 - 6 months of a given year.
4. 1099 forms for the last two years - If applicable
5. Copy of IRS tax extension for the current year - If applicable
6. All pages of the two-most recent bank statements for all checking and savings accounts
7. All pages of the last two months or most recent quarter's retirement accounts
8. Photo IDs for all borrowers - driver's license
9. Current mortgage statements for all mortgages
10. Name and contact info or your insurance agent for your homeowners insurance
11. Name and phone number of managing member of your homeowner's association or management company, if your own or wish to purchase a condo.
12. Name and phone number of the insurance company that provides your "walls-in" or HO-6 insurance, if your own or wish to purchase a condo.