



Loan Prequalification Document Checklist

By law, I can't require you to provide documentation for a prequalification, but you can volunteer it if you want. The documents below are typically used in a prequal:

DOCUMENT CHECKLIST

INCOME

1. If You Have W-2 Income

- W-2's for last two years
- Tax returns for last two years (All pages & Schedules)
*these are your 1040's
- 30 days pay stubs

2. If You're Self Employed or Own a Business

- Business tax returns for last two years (All pages & Schedules)
*these are your 1040's
- Personal tax returns for last two years (All pages & Schedules)
*these are your 1040's
- All K1s

3. If You're Retired

- A current award letter (social security, pension...etc.)
- Tax returns for last two years (All pages & Schedules)
*these are your 1040's
- Most recent monthly stub.
If you use direct deposit, your bank statements will be fine.

ASSETS & ID

- 2 months checking/savings bank statements (ALL pages)
*Please note – Review your deposits. If you have a deposit over \$500 and they aren't payroll related, please write a quick letter explaining them.
- If you have 401k, IRA, CD's, 203b's....etc. (All pages)
*if a quarterly statement, just the most current statement needed
- Terms of withdraw (if using money from a retirement account such as a 401k)
- Copy of driver's license
- Copy of resident alien card & SS card if not a citizen

PLEASE NOTE:

Make sure any confidential, private, NPI (Non public information) documentation is transmitted to us in a secure manner. You can fax the documents using our secure efax service, encrypt the documents before sending, or request a secure upload link from your loan officer.

MISC DOCUMENTS

1. If You are Applying for a VA Loan
 - DD 214
2. If You Do Not Have a Full 2 Years Employment and Attended School
 - School Transcripts
3. If You Receive Child Support or Alimony Payments
 - 3 months bank statements documenting deposits
 - Child support/divorce decree (All Pages)
4. If You've Filed Bankruptcy in the Past 7 Years
 - Bankruptcy papers
 - Letter of explanation (Please write a brief letter as to why you file BK)
5. If You Currently Own a Home or Rental Properties
 - Mortgage statements for all property owned
 - Insurance declaration page of all property owned
 - Property tax bills for all property owned
 - Rental agreements for all property owned



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