Pre-Approval Document Checklist

Organize the file before a lender asks twice.

Richard Reyes, Broker/Owner

17+ years of local experience | 600+ homes sold | English and Spanish

Identity and residence

[ ] Government-issued photo identification.

[ ] Current address and prior addresses requested by the lender.

[ ] Social Security number or other permitted identification details provided securely to the lender.

Income

[ ] Recent pay stubs, typically covering the period requested by the lender.

[ ] W-2s and federal tax returns for the years requested.

[ ] If self-employed: personal and business returns, year-to-date profit-and-loss statement, balance sheet, and business statements as requested.

[ ] Documentation for bonus, overtime, commission, retirement, rental, support, or other qualifying income.

Assets and funds to close

[ ] Recent bank and investment statements for all pages, including blank pages when requested.

[ ] Documentation for earnest money, gifts, grants, assistance, sale proceeds, or other funding sources.

[ ] Explanations and paper trail for large or unusual deposits.

Debts and property obligations

[ ] Current mortgage statements, insurance, taxes, and HOA information for property already owned.

[ ] Statements or documentation for debts not appearing correctly on the credit report.

[ ] Bankruptcy, divorce, support, or other legal documentation when relevant and requested.

> Send financial documents only through the lender's secure method. Do not email Social Security numbers, bank credentials, or unencrypted sensitive files. Requirements vary by borrower and loan program.

Educational information only. Loan, assistance, grant, contract, tax, and legal requirements vary. Program funding and eligibility can change. Verify your situation with your lender and appropriate licensed professionals before acting.