



# Mortgage Pre-Approval Checklist

## Documents Needed For Mortgage Pre-Approval

- Personal Identification**  
Government Issued photo ID. (Driver's license or ID card, passport, or US alien registration card.)
- Rental Information / Landlord References**  
Proof of on-time rent payments, and/or names and contact info. for recent landlords.
- Social Security Card**
- Gift Letters**  
If you've been granted gift money to use as a down payment, a letter stating that the money is a gift and does not need to be paid back.
- Pay Stubs**  
If paid with check, have actual stub. If paid through direct deposit, electronic copies of paystubs.
- Tax Documents**  
W-2's for the last 2 years or tax returns for the last 1-2 years.
- Bank Statements**  
Checking and saving account numbers and statements for each bank you have used in the last 1-2 months.
- Investment Account Statements**  
Recent statements for 401(k), 403(b), IRA's, stocks, bonds, and mutual funds.
- List of Monthly Debts**  
List of fixed debts - these include any that are regular, recurring, and have a minimum required payment. These include rent/mortgage, car loans, student loans, credit cards, personal loans, etc.

### NOTES :

