

Pre-Approval Documents Checklist

Gather these items to speed up your mortgage pre-approval. Provide full, unredacted statements and avoid large unexplained deposits.

Identity

	Item	Notes
■	Driver's license or state ID	
■	Social Security number	
■	Residency status	

Income

	Item	Notes
■	Last 30 days of pay stubs	
■	W-2s (last 2 years)	
■	Federal tax returns (last 2 years if self-employed)	
■	SSI/Alimony documentation (if using)	

Assets

	Item	Notes
■	Last 2 months of bank statements (all pages)	
■	Retirement accounts (401k/IRA statements)	
■	Gift letter + donor bank evidence (if applicable)	

Property (if known)

	Item	Notes
■	Executed purchase contract	
■	HOA contact/info	
■	Insurance agent contact	