

Mortgage Pre-Approval Checklist

PREPARE TODAY FOR A STRONGER TOMORROW

This printable guide will help you gather important financial documents, prepare questions for lenders, and organize everything you'll need before applying for financing.

1. PERSONAL INFORMATION

Have this ready for your lender.

- ☐ Full legal name(s)
- ☐ Date of birth
- ☐ Current address
- ☐ Previous addresses (past 2 years)
- ☐ Phone number and email
- ☐ Marital status
- ☐ Number of dependents

2. FINANCIAL DOCUMENTS

Gather copies of the following.

- ☐ Last 2 years of W-2s
- ☐ Last 2 years of tax returns (all pages)
- ☐ Last 30 days of pay stubs
- ☐ Last 2 months of bank statements (all accounts)
- ☐ Investment, retirement, and asset account statements
- ☐ Documentation of other income (alimony, child support, etc.)
- ☐ Photo ID (driver's license or passport)

3. DEBT & ASSET INFO

Be prepared to share details about:

- ☐ Current monthly housing payment (rent or mortgage)
- ☐ Credit cards and outstanding balances
- ☐ Auto loans and monthly payments
- ☐ Student loans and monthly payments
- ☐ Personal loans or other debts
- ☐ Real estate owned (if any)
- ☐ Cash available for down payment and closing costs

4. QUESTIONS TO ASK YOUR LENDER

Go in prepared and confident.

- ☐ What loan programs am I eligible for?
- ☐ What is the estimated interest rate and APR?
- ☐ How much can I afford to borrow?
- ☐ What will my monthly payment look like?
- ☐ What are the closing costs and fees?
- ☐ What documents do you need from me?
- ☐ How long is the pre-approval valid?
- ☐ Can I lock in an interest rate?
- ☐ Are there first-time homebuyer programs I should know about?

5. PRE-APPROVAL NEXT STEPS

Check off as you go.

- ☐ Choose a lender or mortgage broker
- ☐ Submit your application and documents
- ☐ Review your loan estimate
- ☐ Ask questions and compare options
- ☐ Receive your pre-approval letter
- ☐ Share your pre-approval with your real estate agent
- ☐ Start your home search with confidence!

Helpful Tips

- ⌚ Avoid making large purchases, opening new credit accounts, or changing jobs during the pre-approval process.
- 📅 The more prepared you are, the faster and smoother your pre-approval will be!
- ☆ A pre-approval shows sellers you're serious and ready to make a strong offer.



REMEMBER: Getting pre-approved doesn't obligate you to a loan, but it does put you one step closer to finding the perfect place to call home.

Preparation today. Confidence tomorrow. Keys to your future.