



Mortgage Pre-approval Checklist



Getting pre-approved is one of the most important steps in the home-buying process. Use this checklist to gather what lenders typically need so you're ready from day one.

Personal Information

- Government-issued photo ID (driver's license or passport)
 - Social Security number
 - Current address and housing history (past 2 years)
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Employment & Income

- Most recent **30 days of pay stubs**
 - W-2s for the past 2 years**
 - Tax returns for the past 2 years** (if self-employed, 1099, or commission-based)
 - Employer contact information
 - Proof of additional income (bonuses, overtime, child support, alimony, rental income, etc.)
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Assets & Funds

- Bank statements** (last 2 months for all accounts)
 - Retirement or investment account statements (if applicable)
 - Documentation for gifted funds (if using gift money)
 - Proof of earnest money or down payment funds
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Credit & Debts

- Authorization for lender to pull credit
 - List of current debts (credit cards, auto loans, student loans, personal loans)
 - Documentation for recent large deposits or payoffs
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Housing Goals

- Desired price range
 - Preferred loan type (if known)
 - Estimated down payment amount
 - Target monthly payment comfort level
 - Intended property use (primary residence, second home, investment)
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Helpful Tips Before Applying

- ✓ Avoid opening new credit accounts
 - ✓ Do not make large purchases
 - ✓ Keep employment stable
 - ✓ Save documents digitally for quick access
 - ✓ Ask questions—no question is too small
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Need a Trusted Lender?

At **ERA Liberty Realty**, we work closely with reliable local mortgage professionals and are happy to connect you with lenders who communicate clearly and move efficiently.

This checklist is for educational purposes only. Documentation requirements may vary by lender and loan type.