

Items needed for Pre-Qualification

Income

- Most recent pay stubs covering at least one month
- Most recent federal three years tax returns (all schedules)
- Most recent three years W2s for all employers
- Two years business returns for self employed borrowers (if applicable)
- Most recent social security award letter (if applicable)
- Proof of 12 month receipt of child support (if applicable)
- Non-Borrowing spouse's income documents if applying for 1st time buyer programs

Assets

- Recent two months bank statements (all pages; must be stamped by teller if printed at bank)
- Recent retirement account statement including withdrawal rules

Other Items

- Copy of drivers license and social security card
- Divorce decree (if applicable)
- Child support court order (if applicable)
- Proof of Insurance, taxes, and mortgage statements if retaining property (if applicable)
- Discharge papers for bankruptcy if in the last 7 years (if applicable)