



PRE-APPROVAL CHECKLIST

DOCUMENTS YOU'LL NEED FOR PRE-APPROVAL

Locate all the documents that you may need so you can embark on a smooth process of purchasing a property. Below is the list of the documents you're likely to need... and where to look for them.

TYPICAL DOCUMENTATION: CHECKLIST	
REQUIRED DOCUMENT	WHO MAY HAVE IT/WHERE TO FIND IT
<input type="checkbox"/> Identification	Can be drivers license, passport, state ID
<input type="checkbox"/> Two most recent pay stubs (30 days)	Actual paystubs or your employer's online records
OTHER INCOME <input type="checkbox"/> Social security <input type="checkbox"/> Pension payments	Reach out to pension provider, the Social Security office, or retrieve your original letter online at mysocialsecurity.com
TWO MOST RECENT ANNUAL TAX DOCUMENTS <input type="checkbox"/> W-2, if employed <input type="checkbox"/> 1040, if self-employed or collecting commissions	Your tax preparer, your tax software (Intuit Quickbooks, TurboTax, etc), or your Human Resource Department.
RECENT ASSET STATEMENTS (TWO MONTHS MINIMUM) <input type="checkbox"/> Bank accounts <input type="checkbox"/> Investment accounts, if any <input type="checkbox"/> Retirement plans	Request on line or in person at your financial institutions (only send accounts to verify down payment). If not using Retirement account for down payment, not required to send.
DEBTS NOT REPORTING TO CREDIT BUREAU(E.G. CHILD SUPPORT) <input type="checkbox"/> Documented debts	Copy of the court order or original loan agreement
<input type="checkbox"/> Divorce decree, if relevant (e.g. you pay or receive child support or alimony)	Original document, or copy from court clerk's office or department of records
YOUR CURRENT MORTGAGE INFORMATION (If you already own a home or other property) <input type="checkbox"/> Unpaid principal balance <input type="checkbox"/> Date loan matures <input type="checkbox"/> Interest rate	Most recent mortgage statement, insurance, HOA, and tax information.
<input type="checkbox"/> Credit history (with credit score)	Lender will request report. Will not be able to issue per-approval without verifying credit.

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