

Home Loan Pre-Approval

Document Checklist



✓ Standard Documents (All Loan Types)

- ☐ Pay stubs (last 30 days)
- ☐ W-2's or 1099's (last 2 years)
- ☐ Tax Returns (last 2 years)
- ☐ Bank Statements (last 2 - 3 months)
- ☐ Government issued ID (e.g., driver's license or passport)
- ☐ Social Security number (for credit check)
- ☐ Proof of additional income (bonuses, child support, alimony, etc.)
- ☐ Employment details (employer name, job title, duration)
- ☐ Monthly debt information (credit cards, car loans, student loans)
- ☐ Letter of explanation (if needed for unusual income or credit issues)

📄 Additional Documents for Conventional Loan

- ☐ Gift letter (if someone helps with down payment)

📄 Additional Documents for USDA Loan

- ☐ Proof of income eligibility (to meet USDA limits)
- ☐ Verification of property location (USDA-eligible area)
- ☐ Rental history
- ☐ Employment Verification

📄 Additional Documents for FHA Loan

- ☐ Rental history
- ☐ Proof of U.S. residency
- ☐ Explanation letters for credit issues or employment gaps
- ☐ Gift letter (if applicable)

📄 Additional Documents for VA Loan

- ☐ Certificate of Eligibility (COE)
- ☐ Discharge papers for veteran (DD-214)
- ☐ Proof of service (for active-duty members)

