

# Loan Documents Needed

## To Begin Credit Pre-Approval Process

- Signed loan disclosures provided to you by your loan originator
- Signed 4506T

## For Credit Qualifying (good for 90 days):

- Copy of driver's license from ALL borrowers
- Paystubs showing 30 days of pay and year-to-date earnings
- W2 forms for the past two years
- Mortgage statement and insurance information for all properties owned
- Bank statements for the past two months (all pages, even blank pages)
- Retirement or investment account statements for the past two months

## Additional Documents:

- Tax returns for the past two years (signed)
- K1 tax returns for the past two years (signed) if applicable
- YTD P&L statements if self-employed
- Bankruptcy discharge papers if applicable
- Divorce decree if applicable