

PRE-APPROVAL Checklist

1. IDENTIFICATION

- Have a government issued photo identification ready

2. INCOME & ASSETS

- Last two years of federal tax returns ready to present to the mortgage lenders
- Last two years of Corporate Tax Returns if applicable
- Last two years of W-2 or 1099 statements available
- Paystubs from the previous 30 days
- Name and address of all employers for the last two years
- If you're a business owner, you will need to provide profit & loss statements
- Alimony or child support income documentation
- Prepare asset statements providing the lender with information about your current assets including bank accounts, retirement accounts and investment portfolios
- If you already have a mortgage have that information available
- If you currently own a property, have your property tax statements available
- Home Insurance policy information
- Divorce or separation agreement including alimony or child support payment terms in which you receive income

3. BIGGEST FACTORS

- List of all current loans name, address, account numbers, balances and monthly payments
- The lender will want to look at your credit score. Be prepared to explain any late payments, recent credit inquiries, collections or judgments
- If you currently own a property, have your property tax statements available
- Bankruptcy papers if filed within the past seven years

Lets find your dream home



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