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MORTGAGE LOAN OFFICER
NMLS 203247
NEXA LENDING
MARYLAND | VIRGINIA

YOUR DREAM HOME STARTS WITH A

Pre-Approval

GET PREPARED. SHOP WITH CONFIDENCE.
LET'S MAKE IT HAPPEN.



Mortgage Pre-Approval Checklist

THE DOCUMENTS YOU'LL NEED TO BE READY.

1. PERSONAL INFORMATION

- [ ] Full legal name
- [ ] Current address and 2-year address history
- [ ] Date of birth
- [ ] Social Security number
- [ ] Phone number and email
- [ ] Marital status
- [ ] Number of dependents

2. EMPLOYMENT & INCOME

- [ ] Last 2 years of W-2s
- [ ] Most recent 30 days of pay stubs
- [ ] Employment history for the past 2 years
- [ ] Year-to-date earnings
- [ ] Bonus, commission, overtime or other income documentation
- [ ] Self-employed: last 2 years of personal/business tax returns and current business financial information

3. ASSETS / FUNDS FOR CLOSING

- [ ] Last 2 months of bank statements
- [ ] Retirement/investment account statements, if being used
- [ ] Documentation for gift funds, if applicable
- [ ] Evidence of earnest money deposit, if already paid
- [ ] Source of funds for down payment and closing costs

4. CREDIT & DEBTS

- [ ] Authorization to pull credit
- [ ] Current monthly debts
- [ ] Student loans
- [ ] Auto loans
- [ ] Credit cards
- [ ] Personal loans
- [ ] Child support/alimony, if applicable

5. REAL ESTATE

- [ ] Current home ownership information
- [ ] Mortgage statement(s), if applicable
- [ ] Property tax information
- [ ] Homeowners insurance information
- [ ] Rental property information and leases, if applicable

6. SPECIAL SITUATIONS

- [ ] VA: Certificate of Eligibility/DD-214 as applicable
- [ ] FHA: documentation for applicable credit/income issues
- [ ] USDA: eligibility/property information
- [ ] First-time buyer programs
- [ ] Recent bankruptcy or foreclosure documentation
- [ ] Divorce decree/property settlement, if applicable
- [ ] Immigration/residency documentation, when applicable

BEFORE APPLYING

AVOID MAKING MAJOR FINANCIAL CHANGES UNTIL YOUR LOAN OFFICER REVIEWS THEM:

- Don't open new credit accounts
- Don't finance a car
- Don't make large unexplained deposits
- Don't move money between accounts without documentation
- Don't change jobs without discussing it first
- Don't make large purchases
- Don't close credit accounts

WHAT I'LL DETERMINE

A GOOD PRE-APPROVAL SHOULD ESTABLISH:

- Estimated purchase price
- Down payment
- Loan amount
- Estimated payment
- Debt-to-income ratio
- Credit profile
- Income qualification
- Available funds
- Loan program

Get Pre-Approved Today!

SCAN TO APPLY
(or visit my link)

NEXA Lending

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