MORTGAGE LENDING GROUP LLC

Pre-approval document checklist

Gather what applies to you. Your loan officer will confirm the final requirements.

01 YOUR INFORMATION

- [ ] **Photo identification**
  Clear, current government-issued ID.
- [ ] **Application information**
  Address and work history, contact information, loan goals.

02 INCOME

- [ ] **Employment income**
  Recent pay statements and available W-2 forms for the last two years.
- [ ] **Self-employed / contract income**
  Available filed returns, 1099s, and current business financials.
- [ ] **Other income you want considered**
  Award letters, retirement distributions, or applicable rental records.

03 ASSETS & PROPERTY

- [ ] **Asset statements**
  Complete statements for the accounts you plan to use, including all pages.
- [ ] **If you have a purchase agreement**
  Signed contract and addenda, when available.
- [ ] **If refinancing or accessing equity**
  Current mortgage statements and homeowners insurance information.
- [ ] **If using gift funds**
  Ask your loan officer for the correct gift letter and transfer requirements.

Document periods and requirements vary by program, income, lender, and underwriting findings.
Use an approved secure upload portal. Do not send financial documents through ordinary email.

Source: Fannie Mae - Documents you need to apply for a mortgage (click to read)

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