CONVENTIONAL · FHA

Loan Prequalification Checklist

Everything I'll need to get you prequalified — no surprises.

START HERE — NEEDED FOR BOTH

01 Identity & Basics

The essentials that confirm who you are.

- [ ] Government-issued photo ID
  Driver's license or passport
- [ ] Your Social Security number
- [ ] Current landlord's contact info
  If renting — covering the last 12 months

02 Income

How we show your ability to repay.

- [ ] Your 2 most recent pay stubs (last 30 days)
- [ ] W-2s from the last 2 years
- [ ] Federal tax returns, last 2 years
  If self-employed, 1099, commissioned, or you own 25%+ of a business
- [ ] Year-to-date profit & loss statement
  If self-employed

03 Assets & Down Payment

A clear picture of your funds.

- [ ] Last 2 months of bank statements, all accounts
  Checking, savings, and investment
- [ ] Source and seasoning of down payment funds
  At least 60 days on record
- [ ] Gift letter + donor's bank statement
  If any funds are a gift
- [ ] Documentation of any large or unusual deposits

THEN, DEPENDING ON YOUR LOAN

CONVENTIONAL

A few extras a Conventional file may call for.

- [ ] Explanation letters for recent credit inquiries or employment gaps
  If applicable
- [ ] Divorce decree or child support documentation
  If applicable
- [ ] Current mortgage statement
  If refinancing or you own other property

FHA

The pieces unique to an FHA loan — most I'll handle.

- [ ] FHA case number assignment
  I'll handle this once we open your file
- [ ] Acknowledgment of Mortgage Insurance Premium (MIP)
  Both upfront and monthly
- [ ] Documentation of any collections or judgments
  If applicable
- [ ] 12 months of rent payment history
  Canceled checks or statements, if a manual underwrite is needed

A NOTE FROM ME

Missing something on this list? That's completely normal — and it's exactly what I'm here for. Send me what you have and we'll fill in the rest together, whether we go Conventional or FHA. Think of this as a starting point, not a hurdle. I'll walk you through every piece so nothing about this feels confusing or out of reach.

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