VA Loan Prequalification Checklist

A thank-you for your service, starting with a simple process.

01 Identity & Basics

The essentials that confirm who you are.

- [ ] Government-issued photo ID
  Driver's license or passport
- [ ] Your Social Security number

02 VA Eligibility

What proves the benefit you've earned — I'll help where I can.

- [ ] Certificate of Eligibility (COE)
  Don't have it yet? I can pull this for you.
- [ ] DD-214, Certificate of Release or Discharge
  If you're no longer on active duty
- [ ] Statement of Service
  If you're currently on active duty
- [ ] VA entitlement usage details
  If you've used a VA loan before

03 Income

How we show your ability to repay.

- [ ] Your 2 most recent pay stubs (last 30 days)
  Or your LES, if you're active duty
- [ ] 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

04 Assets

A quick look at your accounts.

- [ ] Last 2 months of bank statements, all accounts
- [ ] Documentation for any large, non-payroll deposits
- **No down payment? Likely no paperwork.**
  Most VA loans require zero down, so that documentation usually isn't needed.

A NOTE FROM ME

Thank you for your service — it's a genuine honor to help you use the benefit you earned. Gather what you can from this list, and don't give the VA-specific pieces a second thought. Your Certificate of Eligibility, the funding fee, your entitlement — those are mine to handle, and you won't sort through any of it alone. When you're ready, send over what you have and we'll take the first step together.

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