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PRE-APPROVAL DOCUMENT CHECKLIST

Getting Pre-Approved? Here's What You'll Need:

Gather these documents before meeting with your lender to speed up your pre-approval process.

■ INCOME VERIFICATION

- Pay stubs (most recent 30 days)
- W-2 forms (last 2 years)
- Federal tax returns (last 2 years) - all pages
- If self-employed: Profit & Loss statements
- If self-employed: Business tax returns (2 years)
- Social Security / Pension / Retirement income statements
- Other income documentation (alimony, child support, etc.)

■ ASSET DOCUMENTATION

- Bank statements - all accounts (last 2-3 months)
Include all pages, even blank ones
- Investment/brokerage account statements
- Retirement account statements (401k, IRA, etc.)
- Gift letter (if receiving gift funds for down payment)
- Documentation of any large deposits
Lenders will ask about deposits over \$1,000

■ PERSONAL IDENTIFICATION

- Government-issued photo ID (driver's license or passport)
- Social Security card or number

■ PRO TIP: Make digital copies of all documents. Most lenders accept secure uploads, which speeds up the process significantly. Keep originals safe for closing day!

Questions? Call me at (717) 880-3471 or visit jonathonshultz.expportal.com