



**WHAT TO
GATHER**

**WHAT TO
AVOID**

WHAT TO ASK

**THE MORTGAGE
PREP PLAYBOOK**



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MORTGAGE READY PLAYBOOK: PRE-APPROVAL + DO'S AND DON'TS

These are the exact steps we use to help buyers get pre-approved smoothly and stay qualified through closing. Use this checklist to gather the right docs, avoid common mistakes, and ask your lender the questions that prevent surprises.

PRE-APPROVAL DOCUMENT CHECKLIST

- Government-issued photo ID
- Most recent 30 days of pay stubs
- Last 2 years of W-2s
- Last 2 years of federal tax returns
- Last 2 months of statements (Checking, Savings, Money Market, Investment ect.)
- Student Loan Statements (if applicable)
- Auto loan/lease statement

MORTGAGE DO'S & DON'TS

- DON'T** buy or lease a car (or co-sign for one)
- DO** pay your bills on time
- DON'T** make large cash deposits
- DO** keep your credit card balances low

QUESTIONS TO ASK YOUR LENDER

- What's included in the payment estimate?
- What are my total lender fees and estimated closing costs?
- Should I consider paying points? What's the break-even point?
- Are there any issues with condos/townhomes or specific buildings?
- What is your process once I'm under contract?

Disclaimer: This guide is for general educational purposes only and is not mortgage, financial, or legal advice. Loan programs, guidelines, and costs vary by lender and buyer profile. Always confirm details directly with your lender and other licensed professionals.



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