

PRE-APPROVAL DOCUMENT CHECKLIST

1. REQUIRED FOR ALL BORROWERS

- GOVERNMENT-ISSUED PHOTO ID (DRIVER'S LICENSE, PASSPORT, OR STATE ID)
- SOCIAL SECURITY NUMBER (LENDER WILL PULL CREDIT WITH AUTHORIZATION)
- MOST RECENT 30 DAYS OF PAY STUBS (IF APPLICABLE)
- MOST RECENT 2 MONTHS OF BANK, CREDIT UNION, OR INVESTMENT STATEMENTS (ALL PAGES, INCLUDING BLANKS)
- MOST RECENT 2 YEARS OF FEDERAL TAX RETURNS (1040)
- MOST RECENT 2 YEARS OF W-2 FORMS (IF APPLICABLE)
- CONTACT INFORMATION FOR EMPLOYER(S) (HR OR MANAGER VERIFICATION)

IF APPLICABLE:

- PROOF OF DOWN PAYMENT AND CLOSING FUNDS (BANK STATEMENTS, GIFT LETTER, ASSET LIQUIDATION, ETC.)
- PROOF OF ADDITIONAL INCOME (CHILD SUPPORT, PENSION, SOCIAL SECURITY, DISABILITY, ALIMONY — OPTIONAL TO DISCLOSE UNLESS USING IT TO QUALIFY)

2. SELF-EMPLOYED, FREELANCE, COMMISSION, OR 1099 BORROWERS

- 2 MOST RECENT YEARS OF FULL BUSINESS TAX RETURNS (1120, 1120S, 1065, K-1 IF APPLICABLE)
- YEAR-TO-DATE (YTD) PROFIT AND LOSS (P&L) STATEMENT
- BUSINESS BANK STATEMENTS, MOST RECENT 2–3 MONTHS
- COPY OF BUSINESS LICENSE OR CPA LETTER VERIFYING ACTIVITY (IF APPLICABLE)

3. REAL ESTATE INVESTORS

- CURRENT LEASE AGREEMENTS FOR RENTAL PROPERTIES
- MORTGAGE STATEMENTS FOR EACH PROPERTY
- INSURANCE DECLARATIONS PAGE (PER PROPERTY)
- HOA STATEMENTS IF APPLICABLE
- SCHEDULE E FROM LAST 2 YEARS OF TAX RETURNS

4. VA / MILITARY OR PCS BUYERS

- CERTIFICATE OF ELIGIBILITY (COE)
- DD-214 (FOR PRIOR SERVICE MEMBERS)
- LES (FOR ACTIVE DUTY)
- VA DISABILITY AWARD LETTER (IF APPLICABLE)
- PCS ORDERS IF RELOCATING AND USING PROJECTED HOUSING

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5. ADDITIONAL SITUATIONS (CASE-BY-CASE)

- YOU MAY BE ASKED FOR:
- DIVORCE DECREE OR SEPARATION AGREEMENT (TO VERIFY CHILD/SPOUSAL SUPPORT TERMS)
- BANKRUPTCY, FORECLOSURE, OR SHORT-SALE DISCHARGE PAPERWORK
- STUDENT LOAN STATEMENTS SHOWING REPAYMENT TERMS
- EXPLANATION LETTERS FOR CREDIT INQUIRIES OR LARGE DEPOSITS
- GIFT LETTER + PROOF OF TRANSFER FOR GIFTED FUNDS

6. HAWAII-SPECIFIC REMINDERS (IF APPLICABLE)

- CONDO OR CPR PROPERTIES MAY REQUIRE ADDITIONAL HOA / ASSOCIATION DOCUMENTS, BUDGET REVIEW, AND LITIGATION STATUS
- LEASEHOLD PROPERTIES MAY REQUIRE LEASE TERMS, REMAINING LEASE DURATION, AND LEASE FEE VERIFICATION
- NON-WARRANTABLE OR CONDOTEL PROPERTIES MAY REQUIRE ALTERNATIVE LOAN PRODUCTS

HELPFUL PREPARATION NOTES

- USE PDF FORMAT IF POSSIBLE; CLEAR SCANS ONLY (NO PHOTOS WITH SHADOWS OR CUT-OFF EDGES)
- STATEMENTS MUST SHOW YOUR NAME, ACCOUNT NUMBER, AND FULL PAGE COUNT
- LARGE UNEXPLAINED DEPOSITS WILL REQUIRE DOCUMENTATION
- DO NOT MOVE OR TRANSFER FUNDS REPEATEDLY DURING APPROVAL PROCESS

FINAL THOUGHT

- THE MORE COMPLETE AND ORGANIZED YOUR DOCUMENTS ARE, THE SMOOTHER THE UNDERWRITING PROCESS WILL BE. ASK QUESTIONS AT ANY POINT — CLARITY AND PREPARATION CREATE CONFIDENCE, NOT PRESSURE.