

# First-Time Homebuyer's Pre-Approval Checklist

## Personal Information

- Full legal name
- Social Security number
- Current address
- Phone number and email address

## Employment and Income

- Name and address of current employer
- Length of time at current job
- Current salary or hourly wage
- Pay stubs for the last 30 days
- W-2 forms for the last two years
- Tax returns for the last two years
- Proof of additional income  
(bonuses, freelance work, etc.)

## Assets

- Bank statements for the last 60 days  
(all accounts)
- Investment account statements (if applicable)
- Retirement account statements (if applicable)
- Documentation for the source of your down payment

## Debts and Liabilities

- List of all current debts  
(credit cards, student loans, car loans, etc.)
- Monthly payment amounts for each debt
- Account numbers for each debt

## Additional Documents

- Copy of driver's license or other government-issued ID
- Rental history for the past two years  
(if applicable)
- Divorce decree or separation agreement  
(if applicable)
- Gift letter  
(if receiving gift funds for down payment)

## Pre-Approval Process Steps

- Check your credit report for errors
- Research and compare lenders
- Gather all required documents
- Submit pre-approval application
- Respond promptly to any additional requests from the lender
- Receive a pre-approval letter
- Begin house hunting!

Remember: Keep your finances stable during the pre-approval and house-hunting process. Avoid making large purchases or applying for new credit until after you've closed on your new home.

**REACH OUT TO ONE OF OUR EXPERTS TODAY TO LEARN MORE ABOUT THE PRE-APPROVAL PROCESS. [WWW.CONTOURMORTGAGE.COM](http://WWW.CONTOURMORTGAGE.COM)**