



Hey — it's Matt Mayo.

Getting pre-approved is the first real step toward homeownership — and it doesn't have to be stressful. This checklist covers everything you'll need to gather before we start the process. If you're not sure about something, don't stress. That's what I'm here for. Let's get you ready.

1 Identification & Personal Info

- Government-issued photo ID
Driver's license, passport, or state ID — must be current and not expired
- Social Security number
Needed for the credit check — I'll run a soft pull first if possible
- Current home address + 2-year address history
If you've moved in the last 2 years, have prior addresses ready
- Date of birth
- Marital status
- Contact information (phone + email)

2 Income & Employment

If you're a W-2 employee:

- Most recent 2 pay stubs
Must show year-to-date earnings — all pages
- W-2 forms from the last 2 years
- Federal tax returns from the last 2 years
All pages including schedules — signed or as-filed
- Employer name, address, and phone number
- If applicable: offer letter for new employment
Must show start date, salary, and job title

If you're self-employed or 1099:

- Last 2 years of personal AND business tax returns
Including all schedules (Schedule C, K-1, 1120S, etc.)
- Year-to-date profit & loss statement
- Business license or CPA letter
Verifying your business has been active for 2+ years
- 12 or 24 months of bank statements
For bank statement loan programs — personal or business accounts

Additional income (if applicable):

- Social Security / pension award letters
- Rental income documentation
Current leases, rent rolls, or Schedule E from tax returns
- Alimony / child support documentation
Court order + proof of receipt for last 6 months (only if using as qualifying income)

3 Assets & Bank Accounts

- Last 2 months of bank statements (all pages)
Checking, savings, and money market — every page, even blank ones
- Retirement / investment account statements
401(k), IRA, brokerage accounts — most recent quarterly statement
- Gift letter (if receiving down payment help)
Must include donor name, amount, relationship, and statement that no repayment is expected
- Documentation for large deposits
Any deposit over 50% of your monthly income needs a paper trail
- Earnest money deposit source documentation

4 Property & Housing

If you currently rent:

- Landlord name and contact info
- 12 months of rent payment history
Bank statements or checks showing on-time payments

If you currently own:

- Current mortgage statement(s)
- Homeowners insurance declaration page
- Property tax bill (most recent)
- HOA statement (if applicable)

5 Credit & Existing Debts

- List of monthly debts
Car, student, credit cards, personal loans, support
- Bankruptcy / foreclosure papers
If applicable — include dates and case numbers
- Divorce decree / separation agreement
If applicable — to document support obligations
- Letters of explanation for credit events
Late payments, collections, gaps — I'll help draft

6 For Veterans & Active Military

- Certificate of Eligibility (COE)
I can usually pull this for you — but having it handy speeds things up
- DD-214 (if separated from service)
- Statement of Service (if active duty)
Signed by your commanding officer

Matt's Pro Tips

Don't Do These During Pre-Approval:

- ✗ **Don't open new credit cards or loans**
New inquiries can change your qualification
- ✗ **Don't make large undocumented deposits**
Unexplained deposits raise red flags
- ✗ **Don't change jobs if you can avoid it**
Lenders want to see stable employment
- ✗ **Don't co-sign for anyone else's loan**
It counts as your debt
- ✗ **Don't make large purchases on credit**
Even furniture can tip your DTI ratio

Ready to Get Pre-Approved?

Take the 2-minute quiz at mortgagemayo.com/get-started — or call me directly.
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