

## Financial Information for Lenders

*Here's what you'll need to pull together and photocopy when applying for loan preapproval or final approval. If you're buying with someone else, both of you will need to give the lender every item on this checklist—at a minimum. The first nine items are normally required for preapproval and applying for any loan. You'll need the rest when you're doing the final loan application. And of course, you'll need to satisfy any additional requests made by the lender.*

### For loan preapproval

- pay stubs for the last 30 days
  - two years' W-2s and potentially two years of personal and business tax returns
  - proof of other income
  - proof of other assets (such as stocks or pension funds)
  - three months of bank records (all pages) for every account you have
  - source of your down payment
  - names, addresses, and phone numbers of employers for the last two years
  - names, addresses, and phone numbers of landlords for the last two years
  - information about your current debts, including account numbers, monthly payment amounts, etc.
  - other records and documents
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### For final loan preapproval

- copy of the home purchase contract
  - preliminary title report
  - property appraisal
  - proof of homeowners' insurance
  - other records and documents
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