



First Rate Financial  
NMLS#658200

### **INITIAL CHECKLIST FOR LOAN QUALIFICATION**

- Copy of Driver's License & Social Security Card from each borrower
- Two most recent paystubs from each borrower
- Two most recent W-2 forms from each borrower
- Two most recent tax returns (ALL pages/schedules)
  - IF APPLICABLE, copies of pension or social security award letters
  - IF APPLICABLE, divorce decree or bankruptcy discharge (ALL pages)
  - IF APPLICABLE, mortgage statements from any properties owned

### **ADDITIONAL ITEMS FOR PURCHASE QUALIFICATION**

- Two most recent bank statements to show down payment/funds to close

\*PLEASE NOTE: THESE ARE THE BASIC ITEMS NEEDED TO OBTAIN A PRE-APPROVAL. UPON REVIEW OF DOCUMENTS, THERE COULD BE ADDITIONAL ITEMS NEEDED TO INSURE THE QUALIFICATION IS ACCURATE.....AS EACH LOAN IS DIFFERENT\*

**It is very important to not take out any additional debts and limit the amount of credit inquiries during this time.**

**We look forward to providing a unique loan process that is truly First Rate!**

