Here is what I need in order to work on a mortgage pre-approval, so you can confidently work with your Real Estate Agent to search for a home, and be ready to make an offer.

FOR BORROWERS WHO ARE EMPLOYED EARNING WAGES VIA PAYCHECK / W2

1. Driver License- Photo ID front & Back

2. W2s for 2024 & 2025– From all employers if there are or have been multiple

3. 2 most recent Payroll Stubs from all current employers

4. Last 2 months bank/asset statements to show available liquid cash funds you have to work with to go toward down payment & closing costs
   a. **(All above documents preferably in PDF format & All Pages, even if some are blank)**
5. Completed online Questionnaire- takes roughly 10-15 minutes using this link -->

Click Here To Apply!

FOR CREDIT PULL & REVIEW

To proceed with your loan application, we require a copy of your tri-bureau credit report.

In the past, lenders like us would pull credit reports and collect back reimbursement of the associated fees at closing. However, recent guidance and numerous consumer complaints tracked by the Consumer Financial Protection Bureau (CFPB) regarding these practices have led to updated compliance standards across the industry.

As a result of these regulatory changes, all clients are now required to personally authorize and order their own credit pulls for our review. This ensures transparency and puts you in direct control of your consumer financial data.

Please use the link below to authorize and order your report:

https://credit.advcredit.com/smartpay/SmartPay.aspx?uid=3aa507a0-3129-4dc4-a7f0-919d3493130f

Thank you for your understanding and cooperation as we adhere to these important consumer protection guidelines. We are committed to a transparent and compliant process for all our clients.

If you have any further questions, please do not hesitate to reach out to me. Otherwise, Once I receive the items listed above, I will work on this for you immediately.

Thank you so much for the opportunity to help you purchase a home!!