



PREMIER WHOLESALE MORTGAGE

PRE-APPROVAL REQUIRED DOCUMENTATION



Identification

- Government Issued ID –*CLEAR* Scan or Copy of Front and Back
- Non-U.S. Citizens – Copy of Your Permanent Residence Card or Other Visa Information

Income Documentation

- *30 Days of Recent Paystubs*
- *W2s for The Last Two Years*
- **Self-Employed Applicants:**
 - o Tax Returns for the Last Two Years (Business & Personal)
- **Employed Less Than 2 Years or Experienced a Gap in Employment?**
 - o Formerly a Student? – Copy of your Diploma, Degree, or Transcript
 - o On Leave [i.e., Medical, Maternity]? – Please provide a signed explanation letter.
 - o Gaps in Employment During the Last 2 Years? - Please Provide a Signed Explanation Letter.
- **Changing Jobs? – Copy of your New Employment Contract or Offer Letter**
- **Other Types of Income (Most recent 2 yrs Tax Returns Needed to show other income):**
 - o Pension Letter
 - o Social Security Awards Letter
 - o Proof of Child Support – Alimony- ONLY if you want this income included in your application.
Note: If you want to use this as income, we will also need a Divorce decree/Separation agreement & copies of payments made for the last 6 months. Additionally, the Divorce decree must state that you will receive this income for at least 3 years after closing your new home.
- **Rental Properties & Income (Most recent 2 years Tax Returns Needed) :**
 - o Leases for all Properties
 - o Mortgage Statement for each Property

Asset Documentation:

- Two Months Complete Bank Statements. All Pages of Statement needed (Even the blank pages)

Debt on your Credit Report Paid by Others:

- Debt Paid by someone else? If you have an obligation such as a car loan or student loan paid by someone else, please provide copies of 12 Months of Bank Statements from the Person making the payments.