



Income Document Checklist (For Purchases)

A Credit Approval* (which is much stronger than a mere PreApproval) will make your offer stand out stronger to the seller. It helps the seller to know you are likely to close, and it gives you the confidence that you truly are qualified for the home you want to purchase. Regardless of whatever loan you need (refinance, purchase, etc) we will need the following documents below in order to process your application. **Please print this page, check off each item as you've gathered it, then email/fax back to the loan officer listed below:**

- ☐ **Fill out the online application at BestTexasLender.com/Default.aspx**
- ☐ **Driver's License:** Supply a copy of the Drivers Licenses for each borrower
- ☐ **Social Security Card / Green Card:** Supply a copy for each borrower
- ☐ **Paystubs for last 30 days:** Supply a copy for each borrower. Must contain YTD figures.
- ☐ **W2s or 1099s for the last 2 years:** Supply a copy for each borrower
- ☐ **Tax Returns for the last 2 years:** Supply a copy for each borrower. ALL pages. Make sure Page 2 is signed, and include ALL Schedules, ALL pages. If you have K-1s, remember to include those too.
- ☐ **Bank Statements for the most recent 2 months:** ALL pages, ALL accounts.
- ☐ **Most recent Mortgage Statement:** If you own more than one property, please supply statements for the other properties as well.
- ☐ **Retirement Account Statements for most recent 2 months:** ALL pages, ALL accounts.
- ☐ **If Self-Employed, include a YTD Profit/Loss Statement**
- ☐ **Social Security and/or Pension Awards Letter**

If you have lost any of these items (eg: your social security card), please let us know immediately so we can find a solution.

**Credit Approval is stronger than any PreApproval or PreQualification letters. With Credit Approval, you have been reviewed and approved by a Processor AND an Underwriter, and they've cleared many conditions ahead of time. Virtually no more fear of falling out of escrow halfway through the process.*



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