

# Documents You Need to Get Pre-Approved for an FHA Loan



If you're applying for mortgage pre-approval with the Federal Housing Administration, you'll need these documents:

## Identification (one of these, which you will need to show in person)

- Driver's license
- Passport
- Other state- or federal-issued ID

## Income

- Pay stubs for the last 30 days, if applicable
- Last two federal tax returns
- Last two W-2s or 1099s, if applicable
- Proof of any additional income (second jobs, social security, alimony, etc.)

## Accounts

- Last two statements on all bank accounts — be sure to include all pages, even blank ones
- Statements for all investment and/or retirement accounts

## Property

- Settlement statement from previous home sale, if applicable

## Additional Documents

- Contact information for your landlord(s) for the last two years, if applicable
- Divorce decree, separation agreement, and/or property settlement agreement, if applicable
- Gift letter if a family member is helping with down payment (lender will have form)
- A letter of explanation (LOE) for late payments, collections, judgments, or other derogatory items in your credit history, if applicable

Notes: \_\_\_\_\_

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