



The Pre Pre-Approval Checklist

By getting preapproved you have told the seller that a lender has committed to issue a home loan of a specific dollar amount based on an extensive application process – this will make any offer you propose more **attractive** in the eyes of the seller, which will improve your negotiating power.

Got It! (check when received)	Paperwork
	Income Documentation: <ul style="list-style-type: none"> - Last two Federal Tax Returns - Last two Pay Stubs - Any other copies of income (W-25s, 1099s, investment account statements, or any other evidence of regular benefits) - Contact information of employer(s)
	Asset Documentation: <ul style="list-style-type: none"> - Recent bank statements (all pages) - Investment accounts - Other hard assets, like your vehicle, real estate, interest in property, etc.
	Debts and Financial Obligations: <ul style="list-style-type: none"> - List and any all financial obligations you might have on a monthly basis: Car payments, insurance, child support, credit card bills, alimony, etc.
	Credit Information: <ul style="list-style-type: none"> - The lender will obtain this information for you but before you head out there check your report to make sure it reflects only accurate information. - Only have a lender run your report ONCE. After they do this request a copy and use this to shop for other rates. <p><i>* Every time your report is pulled, your score goes down 2-3 points.</i></p>
	Preapproval Letter: <ul style="list-style-type: none"> - Once you are approved your Loan Officer will send you an approval letter. Keep this in a safe place and bring a copy of it with you when you go on your first meeting!

Hopefully this information helps you on the right track to getting preapproved! Once you are, give me a ring and we can start looking for your future home or investment property!



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