

Documents You Need to Get Pre-Approved for a Mortgage if You're Self-Employed or a Business Owner



If you're self-employed or own a business, these are the documents you need for the mortgage pre-approval process:

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 1099s
- 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
- Last two years' corporate, S-Corp, LLC, or partnership tax returns
- Last two years' 1099s, if applicable

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)
- Last two months' profit-and-loss statements (you can [put one together](#) in about five minutes)
- Balance sheet, if applicable ([rules](#) vary by state)
- Current business license
- A letter of explanation (LOE) for late payments, collections, judgments, or other derogatory items in your credit history, if applicable

Notes: _____

