

# Documents You Need to Get Pre-Approved for a USDA Loan



If you're applying for a U.S. Department of Agriculture Loan, you'll need these documents to seek pre-approval:

## 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
- Form 410-4: Uniform Residential Loan Application, filled out by applicant(s)
- Form 3550-4: Employment & Asset Certification, a separate form filled out and signed by each applicant
- Form 3550-1: Authorization to Release Information, a separate form filled out and signed by each applicant and each adult household member
- Form 4506-T: Request for Transcript of Tax Return, a separate form filled out by each applicant
- Documentation of child care expenses for dependents 12 or younger, if applicable
- Life insurance policy
- For any household member who is a full-time student 18 years of age or older, a current school transcript
- Annual medical expenses for applicants 62 years of age or older, or with a disability (to be considered for a deduction in household income)
- A written explanation of two years' of employment history, including an explanation of gaps

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