



Pre-Approval Buyer Checklist

For Employed & Self-Employed Homebuyers

Buying a home starts with preparation. This checklist helps you get pre-approved quickly and confidently, so your homebuying journey is smooth, strategic, and stress-free.

Employed Applicants

- Recent pay stubs (last 30 days)
- W-2s from the past 2 years
- Bank statements (last 2–3 months)
- Debt information (loans, credit cards, etc.)
- ID and Social Security number

Self-Employed Applicants

- Tax returns (last 2 years, including all schedules)
- Profit & loss statements
- Bank statements (last 3–6 months)
- Business license (if applicable)
- ID and Social Security number

Pro Tips

- Check your credit report in advance
- Keep documents organized digitally
- Ask questions—your mortgage lender is your partner

Need guidance? I make homebuying easy and stress-free with clear strategy and personalized support. Contact me today to start your pre-approval journey!

Email: enia.aer@gmail.com | Phone: 346.247.6153
Facebook & Instagram: Enia Msemburi