

# Pre-Approval Preparation List

(documentation not needed at this time)

## Personal Identification

- Full name
- Social security number
- Birthdate
- Years in school (HS = 12)
- Marital status
- Ages of dependents

## Contact Information

- Home, work, or cell number
- Email address
- Current home address
- Lease expiration date (if renting)
- Previous addresses (two full years)

## Employment Information

- Employer name, address, and phone
- Current position/title
- Dates employed and years in the same line of work
- Gross monthly income (before taxes)
- All of the above to go back two full years
- Other income (SSI, DFAS, VA, etc.)

## Housing Expenses

- Amount of current rent or mortgage payment
- Amount applied to property taxes
- Amount applied to hazard insurance
- Amount paid for renter's insurance
- Amount paid for homeowner's association dues (how often?)

## Liabilities (skip if on credit report)

- Auto loans (company and payment)
- Credit cards (company and payment)
- Student loans (company and payment)
- Child support or alimony (monthly payment and months left)
- All other liabilities (description and minimum payments)

## Asset Information

- Checking accounts (bank name and current balance)
- Savings accounts (bank name and current balance)
- Investment accounts (company name and current value)
- Vested retirement (company name and vested value)
- Automobiles (year, make, model, and estimated value)
- Life insurance (company name and estimated cash value)
- Other assets (description and estimated value)

## Real Estate Owned (if applicable)

- Property address
- Estimated market value
- Current mortgage balance and monthly payment
- Current property tax payment and hazard insurance payment
- Gross rent and occupancy rate (if investment property)

## Refinance Loans Only

- Original cost of property
- Month and year acquired
- Current estimated value
- Current mortgage balance
- Current interest rate and terms
- Prepayment penalty (if any)
- Purpose of refinance loan
- Cash needed/desired (if any)

Go to [www.ChadBowman.com](http://www.ChadBowman.com) and click on "Apply Online" when you are ready to be pre-approved.