

## Down Payment Assistance Pre-approval Documents

Qualifying is easy.

Please have these documents ready for pre-approval:

- Photo ID
- Proof of one-month income (paystubs and other sources) for all borrowers
- Last 3 years Federal Tax Returns (signed) with all W2s/1099s
- Copy of DD-214 (if applicable, for veteran eligibility)

List of required documentation for final loan approval:

- HUD Certified Home Buyer Education Certificate of Completion
- Fully executed Purchase Agreement with all amendments
- Preliminary Title Report
- Appraisal or other evidence of property valuation
- Evidence of insurance and/or agent contact information
- Evidence of loan approval from purchase mortgage lender AND
  - First mortgage loan application (1003)
  - Loan Estimate or Good Faith Estimate
  - Credit report

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