



Loan Pre-approval Checklist

We will need the following items to start the pre-approval process:

If you are a W-2 EMPLOYEE:

- Pay stubs for the previous month
- Bank statements for the previous 2 months (all pages)
- W2's for the previous 2 years
- Full tax returns and 1099's with all schedules for the previous 2 years
- Copy of driver's license

If you are SELF-EMPLOYED or a BUSINESS OWNER:

- Full tax returns and 1099's with all schedules for the previous 2 years
- Current Profit and Loss Statement, and Balance Sheet (signed and dated)
- Bank statements for the previous month (all pages)

If you have RETIREMENT, DISABILITY, TRUST or OTHER sources of income:

- Pensions or Social Security documents with award letters or tax documents
- Bank statements for the previous month (all pages)
- Proof that income will continue for at least 3 years
- Trust fund income (documentation funds have been received for previous 2 years)

If you have RENTAL PROPERTIES*

- Provide rental agreement & tax returns for the previous 2 years
- * Let us know if you plan on making your current residence into a rental property

ADDITIONAL INFORMATION (if applicable):

- Provide proof of any large deposits appearing on Bank Statements
- Copy of Earnest Money Check & corresponding bank statement
- Copy of Insurance Policy and Tax statement on all properties owned
- Signed and recorded copy of Divorce Decree, Child Support Order and Spousal Maintenance orders
- Complete bankruptcy papers (full discharged) if less than 7 years ago
- Lender originated "Gift Letter" and a complete paper-trail for the gifted money
- If you own other properties, please provide a mortgage statement showing a breakdown of payment to include taxes & insurance. If taxes & insurance are not included in mortgage, provide proof of property tax & homeowner insurance premiums.



David Henn

NMLS ID # 61734

Mortgage Consultant

Office 425-451-3815
Cell 206-276-6443
Fax 425-451-3871

David.Henn@penrithloans.com
penrithloans.com/dhenn

WMS Series LLC/East
11201 SE 8th St. Suite 115
Bellevue WA 98004



Betty Chandler

GRI

Office 425-455-5300
Fax 425-455-0725

betty@bettychandler.com
http://www.bettychandler.com

Windermere Real Estate/East, Inc
700 112th Ave NE 100
Bellevue WA 98004



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