

Vera Chang

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Pre-Qualification Checklist

- Social Security Number (if not included in W2)
- Pay stubs or proof of direct deposit from the last **two** months
- Bank/asset statement from last **two** months (**ALL PAGES**)
- Last **two** years of employment history
- Last **two** years of W-2's
- Address(es) of all real estate you own and mortgage information

- Proof of alimony, child support, or separate maintenance income (if applicable)
- VA Certificate of Eligibility (if applicable)
- Social Security, pension or retirement benefit award (if applicable)
- A copy of the divorce decree or separation agreement (if applicable)
- Verification of rent (if applicable)

Helpful things to do:

- Continue making all of your payments on time and keep all accounts current even if they are being paid off with your new loan.
- Please submit all requested documentation as quickly as possible.
- Be sure to give us your most up-to-date contact information so we can reach you in regards to your application.
- Check your email and text message frequently.

Things to avoid:

- Don't apply for any other credit or co-sign/guarantee any other debt.
- Don't quit your job, retire, or change employers.
- Don't overuse your credit card.