



## Documents required for a Home Mortgage Pre-Approval (for all Borrowers):

1. Driver's License.
2. Social Security Card.
3. Permanent Residency Card or Employment Authorization if any of the Borrowers are not Citizens.
4. 30 days worth of paystubs.
5. Last two Federal Tax Returns for all Borrowers (1040). Last two business tax returns if any of the borrowers owns more than 20% of a business.
6. Last mortgage statement of the subject property.
7. Last two W2s. Copy of all 1099s received in the last two years.
8. Declaration page of your homeowner's and flood insurance (for refinances).
9. Two months of bank statements (to show reserves for any required escrows)
10. Divorce Settlement Agreement if recently divorced.
11. Child support/Alimony agreement if any of the Borrowers pays or receives child support or alimony.
12. Addresses of all the real estate owned:

Have you ever declared Bankruptcy, had a Short Sale or a Foreclosure at any property you have owned?

I/We authorize Ray Vivas, Mortgage Loan Originator (NMLS 2150660) with My Mindful Mortgage, LLC. (NMLS # 2369363, FL Lic #MBR5422) to check my/our credit and analyze my/our income, assets and expenses with the purpose of a pre-approval for a home loan.



*Ray Vivas*

\_\_\_\_\_ Dated: \_\_\_\_\_

Signature

\_\_\_\_\_ Dated: \_\_\_\_\_

Signature

MSIRE

Mortgage Loan Originator

NMLS # 2150660

Cell (786) 542-3243

ray@mymindfulmortgage.com