



McBride Funding

MCBRIDE FUNDING

Pre-Approval Checklist

What to gather before your file is reviewed, so nothing slows you down later.



A pre-approval starts with paperwork. Gather what you can from the list below before we talk, and your review moves faster and cleaner. Not every item will apply to you. Check off what fits your situation, and we will cover the rest together.

Keep your papers safe: send sensitive documents only through the secure link Ethan provides. Please do not email Social Security numbers, bank statements, or tax returns as regular email attachments.

1 Identification And Basics

Every buyer

- ☐ **Government-issued photo ID** (driver's license or passport)
- ☐ **Social Security number**, shared securely when you authorize a credit check
- ☐ **Current address**, plus every address for the last 2 years
- ☐ **Best phone number and email** for updates on your file
- ☐ **Marital status**, as it appears on your application
- ☐ **Estimated down payment** and the price range you are considering

2 Income And Employment

Last 2 years

- ☐ **Pay stubs** covering the most recent 30 days
- ☐ **W-2 forms** for the last 2 years
- ☐ **Federal tax returns** for the last 2 years, all pages and schedules
- ☐ **Employer name and phone number**, your job title, and your start date
- ☐ **Recent job change?** An offer letter or first pay stub from the new job helps
- ☐ **Self-employed, 1099, or business owner?** Business tax returns for the last 2 years, a year-to-date profit and loss statement, and your business license
- ☐ **Other income you want counted**, such as Social Security, pension, disability, or rental income, with the award letter or proof it will continue
- ☐ **Finished school in the last 2 years?** A diploma or transcripts can help document your history

3 Assets And Down Payment

Where the money sits

- ☐ **Bank statements** for the last 2 months, all pages, for every account used for your down payment and closing costs
- ☐ **Investment and retirement statements**, most recent quarter, if any of that money will be used
- ☐ **Large recent deposits?** Keep a paper trail showing where the money came from
- ☐ **Gift funds from family?** The donor's name and contact information, for the gift letter we prepare together
- ☐ **Earnest money** proof, if you are already under contract

4 Housing And Monthly Debts

Your current picture

- ☐ **Current housing payment:** rent and landlord contact, or mortgage statement if you own
- ☐ **HOA statement**, if your current home or the new home has association dues
- ☐ **A list of monthly debts:** auto, student, credit card, and personal loans, with balances and payments
- ☐ **Child support or alimony** paid or received, with the court order
- ☐ **Property tax and insurance bills** for any property you already own

5 If You Already Have A Home In Mind

Under contract or close

- ☐ **Signed purchase contract**, once you have one
- ☐ **Property address and type:** single-family, condo, townhome, or 2 to 4 unit building
- ☐ **Homeowners insurance** agent contact, or a quote for the new home
- ☐ **Condo or HOA documents**, when the seller provides them

6 Papers That Apply To Some Buyers

Only if they fit you

- ☐ **Veterans:** Certificate of Eligibility (COE), or DD214 to help request one
- ☐ **Divorce decree** and any support orders, if they apply
- ☐ **Bankruptcy or foreclosure papers**, including discharge documents, if they apply
- ☐ **Residency documents**, such as a permanent resident card or visa, if you are not a U.S. citizen

7 If You Are Buying An Investment Property

Investor files

- ☐ **Current leases** for the property you are buying, if tenants are in place
- ☐ **Properties you already own**, with mortgage, tax, insurance, and HOA costs for each
- ☐ **Rental history** from properties you own, as shown on your tax returns
- ☐ **Landlord insurance** information for your current rentals

What Happens Next

1. **Book a conversation.** We talk through your goals, timeline, and which loan options fit.
2. **Share your documents securely.** Use the secure link Ethan sends you, never regular email for sensitive papers.
3. **Authorize and review.** With your permission, your credit is pulled and your documents are checked against program guidelines.
4. **Get your answer in writing.** When the file is complete and verified, you receive a pre-approval letter to share with your realtor and sellers.



Ethan McBride

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Call or text: **918.500.5695** Email: emcbride@nexalending.com

Book a conversation: <https://calendar.app.google/CBMfeXahGA6bhG417>

This checklist is general information only, to help you prepare. Documents requested vary by loan program, property type, and your situation, and additional documents may be needed during review. A pre-approval is based on a review of the information and documents you provide and is not a guarantee of approval or a commitment to lend.

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Regulated by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, Residential Mortgage Banking, 555 West Monroe Street, Suite 500, Chicago, Illinois 60661, 844-768-1713.