



Pre-Qualification Checklist

Use this checklist to gather the needed information and documents to make submitting your online pre-qualification application a breeze.

Income, Assets and Employment Information

- ☐ Pay stubs or proof of direct deposit
- ☐ Bank/asset statement from last two months
- ☐ Last two years of federal tax returns
- ☐ Last two years of employment history
- ☐ Last two years of W-2's
- ☐ Proof of alimony, child support or separate maintenance income
- ☐ A copy of your offer letter or contract (if applicable)
- ☐ VA Certificate of Eligibility (if applicable)
- ☐ Social Security, pension or retirement benefit award (if applicable)
- ☐ A copy of divorce decree or separation agreement (if applicable)
- ☐ A copy of the cancelled earnest money deposit check and verification that it cleared

If You're Self-Employed

- ☐ Last two years of individual, corporate or partnership Federal tax returns
- ☐ A current profit-loss statement showing year-to-date revenues and expenses

Credit Information

- ☐ Verification of rent/cancelled rent checks
- ☐ A written explanation of any recent credit report inquiries or late payments
- ☐ Address(es) of all real estate you own and mortgage lender information
- ☐ Bankruptcy discharge and schedule of creditors (if applicable)
- ☐ Alimony, child support or separate maintenance payment amount
- ☐ A copy of divorce decree or separation agreement (if applicable)

Property Information (not required)

- ☐ Address and sales price of the property
- ☐ Verification of the source of down payment funds
- ☐ Property type (ex: single-family home)
- ☐ A copy of signed purchase agreement
- ☐ Homeowners insurance agent's contact information

Do you have all your documents gathered?

The next step is to submit your online pre-qualification application. Visit us online at MyHeartlandBank.com to submit yours today. It takes less than 20 minutes.