

Home Buyer Pre-Approval Checklist

Getting pre-approved is one of the most important first steps in buying a home. It helps you understand your budget, strengthens your offer, and shows sellers you're a serious buyer.

What You'll Need

- Government-issued ID (driver's license or passport)
- Recent pay stubs (last 30 days)
- W-2s (last 2 years)
- Tax returns (last 2 years if self-employed)
- Bank statements (last 2–3 months)
- Investment/retirement account statements (if applicable)
- List of debts and monthly payments
- Employer contact information

Tips to Strengthen Your Approval

- Avoid large purchases before closing
- Do not open or close credit accounts
- Keep employment stable
- Save for closing costs
- Stay in close contact with your lender

Need Help Getting Started?

Contact Katie for guidance and trusted lender recommendations.

Call or Text: 619-994-8601

Email: katiesellstn@gmail.com

Katie Ridgway | REALTOR®
Realty Executives Associates | 865-588-3232
124 N Winston Road, Knoxville, TN 37919

