

**For a Mortgage 'Pre-Approval' Letter pls  
send the following to**

maruf@deshcapitalllc.com OR Fax at (407) 305 7002

The list below applies to EACH Mortgage APPLICANT(s) / Borrower(s) ONLY. *Person(s) on Title but not on loan must only provide a copy of a valid ID.*

**(A) Basic Document Set for PURCHASE loan**

Complete the credit pull authorization form (attached or online). Copy of Govt. issued ID showing **CURRENT** address

Copy of Social Security card/ ITIN number.

**Last 2 months** Personal bank statements-ALL pages, even blanks. **Last**

**30 days** income statements\* – pay stubs/ 1099 /rent /SSA

/SSI /Stock dividend /commission, etc are income also.

Recent Personal Tax returns\* – **ALL pages** with W2's /1099s etc. Prior

Personal Tax returns\* – **ALL pages** with W2's /1099s etc.

**(B) For Re-financing loan - + (A)**

+ Current month's mortgage statement

+ Current Home owner's insurance invoice copy

+ HOA monthly/quarterly Statement, if any.

+ LATEST monthly statement(s) for **ALL items Refi is going to pay off.** +

Copy of lease, if the property is currently rented.

**(C) IF Self employed (25%+ owner of the business  
where you work) + (A)**

+ Last 2 years' business tax returns – ALL pages

+ Last 2 months' business bank statements.

**(D) For 2nd or further properties (even if shared  
with others) + (A)**

+ For EACH property Owned ;

+ Last month's mortgage statement, if any

+ Current Home owner's insurance invoice copy, if any.

- + HOA monthly/quarterly Statement, if any.
- + Current Property Tax bill copy, all applicable.
- + Copy of lease, if the property is currently rented.

- Advise in advance if you plan to use Gift/DPA funds
- Advise in advance if you are 1<sup>st</sup> time home buyer.
- **If you are missing any document – ask for an alternate document list. =**  
**Particular loan scenarios/programs may call for additional document(s) - More**  
**information provided at the beginning helps a SMOOTH APPROVAL.**

**[maruf@deshcapitalllc.com](mailto:maruf@deshcapitalllc.com) Or Fax to (407) 305 7002**

- \* - NOT needed for No Income/ No Ratio/ Alternate document loans.**

