MICHIGAN MORTGAGE PREAPPROVAL

Mortgage-Ready Checklist

Know your budget. Understand your options. Shop with confidence.

Prepared by Shane Thomas, Senior Loan Officer I Ease Mortgage · NMLS #444451

Last reviewed: November 9, 2026

This checklist does not determine approval or eligibility. Don't write account numbers or other sensitive information on it; share documents only through your loan officer's secure process.

Income & employment

- ☐ I have my W-2s (or 1099s) for the last two years
- ☐ I have my most recent pay stubs, typically covering about 30 days
- ☐ I can get my last two years of federal tax returns if they're requested
- ☐ I can explain my work history for the past two years, including any gaps
- ☐ I know which other income I'd like counted (bonus, overtime, pension, Social Security, support)

Assets & funds

- ☐ I can download my two most recent statements for each bank account
- ☐ I have statements for any retirement or investment accounts I may use
- ☐ I can explain any large or non-payroll deposits
- ☐ If family is gifting funds, they're ready to sign a gift letter and document the transfer
- ☐ I've planned for closing costs and a cash cushion, not just the down payment

Credit

- ☐ I've pulled my free credit reports at AnnualCreditReport.com
- ☐ I've disputed any errors I found
- ☐ I'm current on all of my accounts
- ☐ I've paused applying for new credit cards or loans

Debts

- ☐ I've listed my monthly debt payments (car, student loans, credit cards, other)
- ☐ I'm ready to mention any collections, judgments, or past-due accounts
- ☐ I know the details of any alimony or child support I pay
- ☐ I've estimated my debt-to-income ratio (monthly debts ÷ gross monthly income)

Home goals

- ☐ I know the monthly payment that feels comfortable, including taxes and insurance
- ☐ I have a short list of Michigan cities or school districts I'm considering
- ☐ I know the property type I want (single-family, condo, or 2–4 units)
- ☐ I have a rough timeline for my move
- ☐ If I've served, I've asked about my VA Certificate of Eligibility (COE)



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