



Detroit Home Buyers Club

DOCUMENTS NEEDED FOR MORTGAGE LOAN PRE-APPROVAL

BROUGHT TO YOU BY

DETROIT HOMEOWNERSHIP CENTER CDC

Identification

- **Copy of Drivers License**
for Anyone Living In Household
(18 + Years)
- **Social Security Cards**
for Household Members

Housing Counseling Certificate

- **HUD Certified Housing Counseling Certificate** (Good for one Year)

Employment Requirements

- **2 Years of W-2 Tax Returns**
- **FREE Tax Preparation**
– Accounting Aid Society 313-556-1920
- **3 Months of Bank Statements**
- **3 Months of Pay Stubs**
- **Pension Statements**

3 Or More Tradelines

- **Credit Cards**
- **Car Loan**
- **Rent / Utility Bill Payments**

Housing Choice Voucher

- **Section 8 Vouchers**

Self Employment/ Independent Contractor Requirements

- **2 Years of 1099 Tax Returns**
- **3 Months of Bank Statements**
- **Notarized Profit & Loss Statement**

SSI / SSDI Requirements

- **Social Security Award Letters**
- **MDHHS Award Letters**
- **Affidavit of Non-Employment**

Documents needed for a VA Mortgage Loan

- **VA Form 26-1880**
- **DD Form 214 (discharge or separation papers)**

Email Attachments To Yourself

- Email Attachments To Yourself
- Verify That Attachments and Documents Are In That Same Email
- Prepare To Send Them To Mortgage Lenders

Text Me Your Contact Information

- First Name / Last Name
- Email Address
- Cell Phone Numbers
For More Than One Person