



We're thrilled you have selected GL Financial Services for your financing. Now it's time to begin the mortgage pre-approval process.

Our goal is to make the process as convenient as possible. The documents listed below are needed to begin the process. You may send them to your mortgage loan consultant via e-mail, fax or secure document transfer. Your Mortgage Loan Consultant will provide information regarding all three methods.

Once we receive the documents from you, your mortgage loan consultant will review them and may contact you with some questions. Next, your documents will be reviewed by our operations team for pre-approval and we'll advise you when this process is complete. Once a favorable response is rendered, you'll receive your official pre-approval document! You can expect your response within one week.

Employed by Others:

- GL Financial Customer Information Sheet
- Your most recent 2 paystubs
- 2 years' W2's from all employers
- 2 years' tax returns, including all schedules and addendums
- *All 1099 Forms, if applicable
- All K1s from any business or investment income listed on Schedule E of tax return
- Photocopy of Driver's License for all borrowers
- Remove any holds/freezes on your credit report

Self-employed:

- GL Financial Customer Information Sheet
- Your most recent 2 paystubs, if applicable
- 2 years' W2's from all employers
- 2 years' personal & business tax returns, including all schedules and addendums
- *All 1099 Forms, if applicable
- All K1s from any business or investment income listed on Schedule E of tax return
- Photocopy of Driver's License for all borrowers
- Remove any holds/freezes on your credit report

Retirement Income:

- GL Financial Customer Information Sheet
- Social Security & pension Awards letters
- Documentation of any IRA or 401k distributions to be used for qualifying
- 2 years' tax returns, including all schedules and addendums & All W2's, if applicable
- *1099-R for pension, annuities, etc.
- SSA-1099 for social security
- All K1s from any business or investment income listed on Schedule E of tax return
- Photocopy of Driver's License for all borrowers
- Remove any holds/freezes on your credit report

*1099s are not required for dividends/interest or Schedule C income

The documents listed above are required in order to issue a preliminary loan approval (pre-approval). However, Federal regulations require that we inform you that providing these documents is optional prior to your receipt of an official Loan Estimate.