PathIQ Pre-Qualification Checklist

The lender 2-2-2 rule — bring these to your loan officer to move fast.

1. Two years of personal federal tax returns

All schedules included. Lenders use these to confirm long-run income stability and identify any irregular sources of income.

2. Two years of W-2s (or 1099s if self-employed)

Used to verify employment history and reported wages. If you're self-employed, bring 1099s plus your last two years of personal and business returns.

3. Two most recent pay stubs

Your two latest pay stubs. This confirms your *current* earnings, which is what underwriting uses for qualification.

Helpful extras (not required to start)

- Two months of bank statements for any account you'd use for closing funds.
- Driver's license or government ID.
- Property address (if you have one in mind) and rough purchase price.

Questions? Email your loan officer once they reach out, or visit pathiq.com/get-prequalified.