



11 Ways You Can Prepare for the Pre-Qualification Application

1. **Collect and save W-2 statements** from all your employers for the past two years.
2. **Collect and save your tax returns** for the past two years with all schedules. You can request transcripts for free by calling 1-800-829-1040.
3. **Collect proof of income** for SSI, Child Support, Food Stamps, Alimony, etc.
4. **Save your pay stubs.** You might need as much as two months of pay stubs when you apply.
5. **Save all your bank account statements** (checking and savings). You'll need two months of these when you apply.
6. Gather complete addresses and telephone numbers for:
 - Landlords
 - Employers for the last two years
 - Banks where you have accounts
 - Creditors you're paying
7. If this applies to you, **gather copies of all bankruptcy papers and divorce or separation papers.**
8. Make sure you have a **photo ID** and a **Social Security Card.**
9. **Start taking care of debts** on your credit report; you'll have to clear any judgements. You can get your free credit report by calling 877-322-8228 or from www.annualcreditreport.com.
10. Provide **photo ID, proof of residency**, and citizenship/legal resident status.
11. *There's always hope.* Even if you don't get accepted this year, you can apply again next year!