

# Tax ID Max-Trio Pre-Approval Minimum Required Documents

## Identifications

- ID (One of the ID's must be a picture ID)
- Tax ID Card (for tax ID borrowers only)

## Credit

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- Equifax Repository or Tri Merge (Soft Pull Credit)
- Minimum Credit Score: 600
- Minimum Credit Score for Self-Employed: 660
- Minimum Credit Report with Equifax Credit Score
- 1 active tradelines for at least 12 months.

## Housing

- VOR or Credit Supplement (no lates on the last 12 months) + Provide evidence of a minimum 10 month most recent rental payment by form of canceled checks, bank statements or payment ledger.
- If is a management VOR a payment Ledger can be used instead of the bank statements/cancelled checks.
- If used, the Ledger must be from an accounting system whether the landlord is a management company or private or related. Payment Ledger is acceptable if paid electronically. It can't show cash or check payments.

## Income

- **Wage Earner:**
  - Last two Paystub
  - Offer Letter (for new employment)
- **Self-Employee**
  - Last year taxes (2022)
  - Full year P&L (2022)
  - YTD P&L (January 2023 to current date) prepared by a third party.
  - 3 months of bank statement, supporting P&L.

## Assets

- Discuss Cash to close with borrower

