



Home Buying Checklist

1. Employment and Income

- Two Year Employment History
- Last Two Years W-2 Forms
- Two Recent Pay Stubs – One Full Month
- Copies of Social Security, Pension, and/or Retirement Award Letters and Corresponding 1099's
- If Self-Employed or Receive Rental Income – Last Two Years Complete Tax Returns
- Copy of Lease Agreements (*lease income not listed on tax returns*)

2. Personal Information

- Copy of Valid ID Such as a Driver's License or Government Issued ID
- Social Security Numbers for All Applicants for Credit
- Two Years Residence History
- Landlord Name, Address and Phone Number (*if applicable*)
- Divorce Decree and Settlement Paperwork for Separate Maintenance (*if applicable*)

3. Assets

- Last Two Months Bank Statements
- Most Recent 401K, Retirement Savings Account
- Documentation of Real Estate Currently Owned (*if any*)

4. Property You Are Buying

- Fully Executed Purchase Contract
- Name and Contact Information for the Homeowner's Insurance Agent You Will Use
- Name and Phone Number for Homeowner's Association (*if applicable*)
- Home Inspection (*typically not required, but a good idea to obtain*)

5. Credit and Liabilities

- General Knowledge of Your Current Credit Report (*Your mortgage specialist will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing or erroneous.*)
- Explanation of Credit Mishaps
- Bankruptcy and Discharge Paperwork (*if applicable*)
- Documentation Disproving Any Erroneous Items on Your Credit Report

