



## HOMEBUYING CHECKLIST

<b>1</b>	<b>Employment Income</b>
<input type="checkbox"/>	Name, address, phone number, and dates of employment for all employers over the last 2 years.
<input type="checkbox"/>	30 days worth of paystubs or most recent LES
<input type="checkbox"/>	Last 2 years W2's
<input type="checkbox"/>	If self employed or receive commission or rental income Last 2 years personal tax returns
<input type="checkbox"/>	If you own a business: Last 2 years business tax returns
<input type="checkbox"/>	Copies of social security, pension, and/or retirement award letters and corresponding 1099s
<input type="checkbox"/>	Divorce decree and settlement paperwork for separate maintenance (if applicable)
<input type="checkbox"/>	Explanation letter for employment gaps
<b>2</b>	<b>Assets</b>
<input type="checkbox"/>	60 days bank statements for checking and savings accounts
<input type="checkbox"/>	60 days statements for investment and retirement accounts
<input type="checkbox"/>	Documentation for real estate currently owned, if any
<b>3</b>	<b>Personal Information</b>
<input type="checkbox"/>	Government-issued ID
<input type="checkbox"/>	Your basic information like name, address, and phone number
<input type="checkbox"/>	Previous addresses for the past 2 years
<input type="checkbox"/>	Dates of birth and years of school completed
<input type="checkbox"/>	Social Security numbers for all applicants for credit check
<input type="checkbox"/>	Race and Ethnicity information (for government monitoring- requested on all mortgage-loans)
<input type="checkbox"/>	Copy of valid ID such as a driver's license or government ID
<input type="checkbox"/>	State where you plan to purchase
<input type="checkbox"/>	Number and age of dependents
<b>4</b>	<b>Property You Are Buying</b>
<input type="checkbox"/>	Purchase contract accepted and signed by you and the seller
<input type="checkbox"/>	Appraisal showing a value of at least the purchase price (your lender will order)
<input type="checkbox"/>	Name and contact information for the homeowner's insurance agent you will use
<input type="checkbox"/>	Name and phone number for the homeowner's association, if applicable
<input type="checkbox"/>	A home inspection report is typically not required by you lender, but it's a good idea to get an inspection
<b>5</b>	<b>Credit/Liabilities</b>
<input type="checkbox"/>	General knowledge of your current credit card, student loan, auto loan, and other credit accounts. Your loan officer will pull a credit report that shows your accounts, but on occasion the information may be outdated, missing, or erroneous.
<input type="checkbox"/>	Explanation for credit mishaps
<input type="checkbox"/>	Bankruptcy and discharge paperwork (if applicable)
<input type="checkbox"/>	Documentation disproving any erroneous items on your credit report.