

## Home Buyer's Checklist

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The checklist below includes examples of the documents you'll need to provide when applying for your mortgage. Depending on your unique situation, you may be asked for more or less information. Gathering any applicable items ahead of time may help to expedite processing.

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### The basics

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|---|---|
| <input type="checkbox"/> Full name              | <input type="checkbox"/> Date of birth  |
| <input type="checkbox"/> Social Security Number | <input type="checkbox"/> Address of your primary residence for the last 2 years |
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### Personal Finances

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|--|---|
| <input type="checkbox"/> Pay stubs or proof of direct deposit                            | <input type="checkbox"/> Employment history for the past 2 years  |
| <input type="checkbox"/> Bank or asset statements from the last 2 months                 | <input type="checkbox"/> Federal W-2's (Wage and Tax Statement) from the last 2 years                         |
| <input type="checkbox"/> A copy of your offer letter or contract (if starting a new job) | <input type="checkbox"/> Social Security, pension or retirement benefit award letter (if applicable)          |
| <input type="checkbox"/> Veterans Affairs Certificate of Eligibility (for VA loans only) | <input type="checkbox"/> Proof of alimony, child support or separate maintenance income (if using to qualify) |
| <input type="checkbox"/> Federal tax returns from the last 2 years                       | <input type="checkbox"/> A copy of the divorce decree or separation agreement (if applicable)                 |
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### If self-employed

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|---|---|
| <input type="checkbox"/> Individual, corporate or partnership tax returns from the last 2 years, including all schedules (federal only) | <input type="checkbox"/> A current profit and loss statement showing year-to-date revenues and expenses (if applicable) |
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Welcome what's next

## Home Buyer's Checklist

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### Credit info *(documents are required only if applicable to your situation)*

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|---|---|
| <input type="checkbox"/> Verification of rent or canceled rent checks   | <input type="checkbox"/> A copy of the divorce decree or separation agreement                   |
| <input type="checkbox"/> A written explanation of any recent credit report inquiries or late payments on your credit report | <input type="checkbox"/> Address(es) of all real estate you own and mortgage lender information |
| <input type="checkbox"/> Bankruptcy discharge and schedule of creditors   | <input type="checkbox"/> Alimony, child support or separate maintenance payment amount          |

### Property info *(not required for pre-approval requests)*

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|---|--|
| <input type="checkbox"/> Address and sales price of the purchase property                 | <input type="checkbox"/> A copy of the signed purchase agreement   |
| <input type="checkbox"/> Verification of the source of down payment funds                 | <input type="checkbox"/> Your homeowner's insurance agent's contact information                              |
| <input type="checkbox"/> Property type (single-family home, condominium, townhouse, etc.) | <input type="checkbox"/> A copy of the canceled earnest money deposit check and verification that it cleared |