

HOMEBUYING CHECKLIST

1	EMPLOYMENT/INCOME	<input type="checkbox"/>	Social Security numbers for all applicants for credit check
<input type="checkbox"/>	Name, address, phone number, and dates of employment for all employers over the last 3 years	<input type="checkbox"/>	Race and Ethnicity information (for government monitoring – requested on all mortgage loans)
<input type="checkbox"/>	30 days' worth of paystubs or most recent LES	<input type="checkbox"/>	Copy of valid ID such as a driver's license or government ID
<input type="checkbox"/>	Last 3 years' W2s	<input type="checkbox"/>	State where you plan to purchase
<input type="checkbox"/>	If self employed or receive commission or rental income: Last 3 years' personal tax returns	<input type="checkbox"/>	Number and age of dependents
<input type="checkbox"/>	If you own a business: Last 3 years' business tax returns	4	PROPERTY YOU ARE BUYING
<input type="checkbox"/>	Copies of social security, pension, and/or retirement award letters and corresponding 1099s	<input type="checkbox"/>	Purchase contract accepted and signed by you and the seller
<input type="checkbox"/>	Divorce decree and settlement paperwork for separate maintenance (if applicable)	<input type="checkbox"/>	Appraisal showing a value of at least the purchase price (your lender will order)
<input type="checkbox"/>	Explanation letter for employment gaps	<input type="checkbox"/>	Name and contact information for the homeowner's insurance agent you will use
2	ASSETS	<input type="checkbox"/>	Name and phone number for the homeowner's association, if applicable
<input type="checkbox"/>	90 days' bank statements for checking and savings accounts	<input type="checkbox"/>	A home inspection report is typically not required by your lender, but it's a good idea to get an inspection
<input type="checkbox"/>	90 days' statements for investment and retirement accounts	5	CREDIT/LIABILITIES
<input type="checkbox"/>	Documentation for real estate currently owned, if any	<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 Your loan officer will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing, or erroneous.
3	PERSONAL INFORMATION	<input type="checkbox"/>	Explanation for credit mishaps
<input type="checkbox"/>	Government-issued ID	<input type="checkbox"/>	Bankruptcy and discharge paperwork (if applicable)
<input type="checkbox"/>	Your basic information like name, address, and phone number	<input type="checkbox"/>	Documentation disproving any erroneous items on your credit report
<input type="checkbox"/>	Previous addresses for the past 2 years		
<input type="checkbox"/>	Dates of birth and years of school completed		

