

HOME BUYING CHECKLIST



1 EMPLOYMENT/ INCOME

☐ Name, address, phone number, and dates of employment for all employers over last 2 years

☐ 30 days worth of paystubs or most recent LES

☐ Last 2 years' W2s

☐ If self employed or receive commission or rental income: Last 2 years' personal tax returns

☐ If you own a business: Last 2 years' business taxes

☐ Copies of social security, pension, and/or retirement award letters and corresponding 1099s

☐ Divorce decree and settlement paperwork for separate maintenance (if applicable)

☐ Explanation letter for employment gaps

2 ASSETS

☐ 60 days bank statements for checking and savings accounts

☐ 60 days statements for investment and retirement accounts

☐ Documents for real estate currently owned, if any

3 PERSONAL INFORMATION

☐ Government-Issued ID

☐ Your basic information like name, address, and phone number

☐ Previous addresses for the past 2 years

☐ Government-Issued ID

☐ Your basic information like name, address, and phone number

☐ Previous addresses for the past 2 years

☐ Your basic information like name, address, and phone number

☐ Previous addresses for the past 2 years

4 PROPERTY YOU ARE BUYING

☐ If self employed or receive commission or rental income: Last 2 years' personal tax returns

☐ If you own a business: Last 2 years' business taxes

☐ Copies of social security, pension, and/or retirement award letters and corresponding 1099s

☐ Divorce decree and settlement paperwork for separate maintenance (if applicable)

☐ Explanation letter for employment gaps

5 CREDIT / LIABILITIES

☐ General knowledge of your current credit card, student 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 Your loan officer will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing, or erroneous.

☐ Explanation for credit mishaps

☐ Bankruptcy and discharge paperwork (if applicable)

☐ Documentation disproving any erroneous items on your credit report