



## HOME BUYER PRE-QUALIFYING REQUIRED DOCUMENTS & CHECK LIST

### 1. PROOF OF RESIDENCY AND IDENTITY (ALL BORROWERS)

- \_\_\_\_\_ < Valid Driver's License and Social Security Card
- \_\_\_\_\_ < Apartment lease, if applicable.
- \_\_\_\_\_ < If living with an individual letter stating that and amount contributing to the household
- \_\_\_\_\_ < Current copies of utility bills: water, electric, and/or gas bills.
- \_\_\_\_\_ < Divorce Decrees, Death Certificates, and/or Bankruptcy papers, if applicable.

### 2. PROOF OF INCOME (ALL EMPLOYED HOUSEHOLD MEMBERS)

- \_\_\_\_\_ < Verification of Employment
- \_\_\_\_\_ < Affidavit of Non Employment/No Income (household members over 18 claiming no income)
- \_\_\_\_\_ < W-2's, 1099's, and tax returns last 2 years
- \_\_\_\_\_ < Last 2 months pay stubs
- \_\_\_\_\_ < If Self-Employed: 2 years Tax Returns w/all schedules

### 3. ASSETS

- \_\_\_\_\_ < Last 2 months statements on all checking and savings accounts
- \_\_\_\_\_ < Face Value of life insurance, retirement, profit sharing (accounts and cash value).

### 4. CREDIT INFORMATION

- \_\_\_\_\_ < Monthly statement on all Visa, MasterCard and department store credit cards
- \_\_\_\_\_ < Monthly payments on all auto loans, signature loans, and personal loans

### 5. REQUIREMENTS OF FINANCIAL INSTITUTION

- \_\_\_\_\_ < Property/Lead Disclosures
- \_\_\_\_\_ < Copy of accepted Executed Real Estate Sales Contract.
- \_\_\_\_\_ < Copy of Appraisal
- \_\_\_\_\_ < Home Buyer Training Certificate
- \_\_\_\_\_ < HUD1
- \_\_\_\_\_ < Mortgage Company pre-approval letter (**turn in at time of application**)