

Home Buying Checklist

Buying a home is a great reward. Maybe it's your first home, you're upgrading, or you're moving to a new town. Either way it's an experience that is rewarding, yet sometimes frustrating. When you need a little help in the process, stop in and see one of our professional mortgage loan officers. They are available to offer advice, help point you in the right direction, and listen to your every need. If you have any questions regarding the items below, feel free to give us a call. Our numbers are listed at the bottom of the page.

What do you need for a home purchase loan at the time of application?

- Sales contract, fully executed by buyers and sellers
- Application fee
- Social Security number of all applicants
- Driver's license number

Income

- Name and address of all employers for last two years
- Position and length of time at each job
- Current rate of base earnings and average overtime, commissions, bonuses, etc.
- Copies of past two year W-2 forms
- Copy of two most recent pay stubs
- If self-employed, past two years personal federal income tax returns, including all support schedules
- Information regarding liabilities

Obligations

- Name and address of creditors on all open accounts
- Current account balances
- Monthly payments
- Account numbers
- If child support and/or alimony payments are made, a copy of recorded separation agreement and divorce decree

Assets

- Name and address of depository, along with account numbers and current balances
- Copy of most recent statements or passbook, certificate and stock
- Provide documentation for any additional source of funds

To start the home buying process, give our professional mortgage lenders a call at (708) 946-2246.



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