

HOMEBUYER'S CHECKLIST

When you apply for a home mortgage loan, you will need to provide the lender all of the following information. Please ensure that you have it available or obtain copies so that you are prepared when asked to submit documents to your lender.

1. Two of your most recent pay stubs (These will also be needed for your spouse or co-borrower).
2. Documentation of child support payments or any other additional income
3. W-2 and complete income tax returns for the last 3 years.
4. Names, addresses, account numbers and balances of all checking and savings accounts.
5. Bank statements for the last 3 months
6. Names, addresses, account numbers, balances, and monthly payments on all installment debts. These include: credit cards, car loans, student loans, childcare expenses, child support payments.
7. Names and addresses of landlords for the last 2 years
8. Employer name and address information for the last 2 years
9. Complete divorce decree (if applicable)
10. Papers regarding any pending matters, legal or otherwise
11. Residential Purchase Agreement on the home.

Please note that this list may not be inclusive. The lender may require additional documentation to complete your application process.



For further information contact:

Homeownership Coordinator
(217) 753-5757 ext. 209