THE DUKE TEAM | UNION HOME MORTGAGE

Your Homebuying Checklist

A little preparation goes a long way. Use these five steps to feel informed, organized, and ready for your next move.

01 Get Your Finances Ready

- ☐ Review your credit and monthly expenses.
- ☐ Think about a comfortable monthly housing payment.
- ☐ Review savings for a down payment and closing costs.
- ☐ Avoid opening new credit accounts or making major purchases before speaking with your lender.

02 Gather Your Documents

- ☐ Most recent 30 days of pay stubs, if employed.
- ☐ Last two years of W-2s, if applicable.
- ☐ Last two months of bank statements (all pages).
- ☐ Valid government-issued photo ID.
- ☐ Additional income or asset documentation, if applicable.

03 Connect With Your Mortgage Team

- ☐ Complete your mortgage application.
- ☐ Discuss available financing options.
- ☐ Review your estimated payment and cash needed to close.
- ☐ Get pre-approved before you begin seriously shopping.

04 Start Your Home Search

- ☐ Connect with a trusted Realtor.
- ☐ Identify your must-haves and preferred locations.
- ☐ Tour homes within your comfortable price range.
- ☐ Work with your Realtor and lender when you are ready to make an offer.

05 Once You're Under Contract

- ☐ Send requested documents to your mortgage team promptly.
- ☐ Discuss inspection and appraisal requirements.
- ☐ Avoid changing jobs, taking on new debt, or moving large amounts of money without talking to your lender.
- ☐ Review your closing details and prepare for your big day!

Questions along the way? We’re here to help.

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Document requirements vary by loan program and financial situation. Pre-approval is not a commitment to lend; final approval is subject to underwriting, property review, and applicable program requirements.