HOMEBUYER’S CHECKLIST

PRE-APPROVAL CHECKLIST

1. Most 2 recent paystubs
2. Previous 2 years of W2's
3. Previous 2 years of tax returns (if self employed)
4. Drivers license or Government ID
5. 60 days of bank statements to show proof of funds
7. Trusted real estate agent
8. Pre-approval letter from your lender

ESSENTIAL “DON’T DO” LIST

1. Open new credit cards or apply for loans
2. Finance large purchases (cars, furniture, appliances)
3. Move money between bank accounts without a trail
4. Quit or change jobs without talking to your lender first
5. Co-sign on any other loan (even family)
6. Miss any existing loan or credit card payments
7. Let you credit card balances increase
8. Freeze or dispute credit reports before closing

POST OFFER ACCEPTED

1. Sign Purchase agreement from your Realtor
2. Submit your EMD (confirm details with Realtor)
3. Schedule home inspection ASAP
4. Appraisal ordered (after inspection clearance)
5. Respond to your loan officer and team quickly
6. Retrieve home owners insurance
7. Retrieve additional requested documents
8. Wait for appraisal & CTC (clear to close)
9. Schedule closing & Send Wire to Title Co.
10. Sign and get keys!

EASE MORTGAGE

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