YOUR HOME JOURNEY

Home Financing Checklist

Getting ready to buy a home? Use this checklist to prepare for the mortgage process and know what to expect along the way.

1. Know Your Goals

- ■ Determine what type of home you're looking for
- ■ Consider your preferred location
- ■ Think about your ideal price range
- ■ Decide when you'd like to purchase

2. Review Your Finances

- ■ Review your credit
- ■ Review your income and monthly expenses
- ■ Consider your available savings
- ■ Determine what you may be comfortable putting toward a down payment
- ■ Consider closing costs and other upfront expenses

3. Gather Your Documents

- ■ Recent pay stubs
- ■ W-2s
- ■ Tax returns
- ■ Bank statements
- ■ Employment information
- ■ Identification
- ■ Documentation for additional income or assets, if applicable

4. Explore Your Loan Options

- ■ Understand available loan programs
- ■ Explore down payment assistance options
- ■ Discuss your estimated price range
- ■ Review your financing options
- ■ Ask questions about your loan

5. Get Ready to Apply

- ■ Complete your mortgage application
- ■ Provide requested documentation
- ■ Review your application for accuracy
- ■ Respond to requests for additional information

6. Once You're Pre-Approved

- ■ Know your financing parameters

- ■ Begin shopping for a home
- ■ Work with your real estate professional
- ■ Keep your financial situation consistent
- ■ Avoid taking on unnecessary new debt

7. From Contract to Closing

- ■ Complete requested loan documents
- ■ Review your disclosures
- ■ Provide any remaining documentation
- ■ Complete required inspections/appraisal as applicable
- ■ Review your final closing documents
- ■ Prepare for closing day

A Few Things to Remember
You don’t have to figure everything out before you reach out. Every borrower’s situation is different. I’m here to help you understand your options, answer your questions, and guide you through the process.

YOUR HOME JOURNEY STARTS HERE

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This checklist is for general educational purposes and is not a commitment to lend or a guarantee of eligibility.