

HOMEBUYER GETTING STARTED & PRE-APPROVAL CHECKLIST

A practical first step before you begin shopping for a home

START HERE. Before shopping for a home, build your team, understand your finances and get your mortgage documents organized. This gives you a clearer price range and helps prevent surprises later.

BUILD YOUR HOMEBUYING TEAM

- ☐ Connect with a mortgage professional and discuss your goals
- ☐ Choose a local real estate professional
- ☐ Discuss your target price range, preferred area and timing

PREPARE YOUR FINANCES

- ☐ Review your credit profile
- ☐ Estimate your available funds for down payment, closing costs and reserves
- ☐ Ask about eligible down payment assistance, gift funds or low-down-payment options
- ☐ Avoid opening new credit or making major financial changes before pre-approval

IDENTIFICATION & INCOME

- ☐ Government-issued photo ID
- ☐ Recent pay stubs
- ☐ W-2s and/or other income documentation requested for your situation
- ☐ Documentation for bonus, overtime, commission, retirement, Social Security, disability or other qualifying income, when applicable
- ☐ Self-employed borrowers: be prepared for additional business and income documentation

ASSETS & OBLIGATIONS

- ☐ Recent bank statements for accounts used in the transaction
- ☐ Investment or retirement statements if relevant to funds or reserves
- ☐ Information about other real estate you own
- ☐ Documentation for gift funds or unusual deposits when applicable

TIP: Send complete documents with all pages. Your mortgage professional may request additional items based on the loan program and your individual profile.

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Documentation and eligibility requirements vary by borrower and loan program. Pre-approval is not a commitment to lend.