HOME BUYER PRE-QUALIFYING REQUIRED DOCUMENTS & CHECK LIST

1. PROOF OF RESIDENCY AND IDENTITY (ALL BORROWERS)
   
   _____ < Valid Driver's License and Social Security Card
   _____ < Apartment lease, if applicable.
   _____ < If living with an individual letter stating that and amount contributing to the household
   _____ < Current copies of utility bills: water, electric, and/or gas bills.
   _____ < Divorce Decrees, Death Certificates, and/or Bankruptcy papers, if applicable.

2. PROOF OF INCOME (ALL EMPLOYED HOUSEHOLD MEMBERS)
   
   _____ < Verification of Employment
   _____ < Affidavit of Non Employment/No Income (household members over 18 claiming no income)
   _____ < W-2's, 1099's, and tax returns last 2 years
   _____ < Last 2 months pay stubs
   _____ < If Self-Employed: 2 years Tax Returns w/all schedules

3. ASSETS
   
   _____ < Last 2 months statements on all checking and savings accounts
   _____ < Face Value of life insurance, retirement, profit sharing (accounts and cash value).

4. CREDIT INFORMATION
   
   _____ < Monthly statement on all Visa, MasterCard and department store credit cards
   _____ < Monthly payments on all auto loans, signature loans, and personal loans

5. REQUIREMENTS OF FINANCIAL INSTITUTION
   
   _____ < Property/Lead Disclosures
   _____ < Copy of accepted Executed Real Estate Sales Contract.
   _____ < Copy of Appraisal
   _____ < Home Buyer Training Certificate
   _____ < HUD1
   _____ < Mortgage Company pre-approval letter (turn in at time of application)