

NEW HOME BUYER MORTGAGE CHECKLIST



When you are ready to apply, please be prepared to provide the application and property information listed in this checklist. When you apply for your loan, you'll be asked to pay a fee that can be charged to a major credit card. This non-refundable fee will be applied toward the cost of the property appraisal and credit report. If you apply in person, you have the option of paying this fee by check.

APPLICATION INFORMATION

(for all applicants)

Home Address(es) for the previous two years
Your Social Security Number(s)
Employment information for the previous two years including: employer name, address and phone number
Income information including: salary, overtime, bonuses, commissions, dividends, interest, retirement, and any other
Source of ongoing income (excluding alimony and child support)
Liquid assets including: bank name, account type, balance, and source of down payment
Other assets including: bonds, stocks, life insurance, retirement funds, jewelry, automobiles, etc
Liabilities including: creditor names and outstanding balances for all debts including notes payable, 401(k) loans, life insurance loans, stock pledges, alimony, child support, co-sign loans, credit union loans, and other liabilities
Real estate owned including property address, market value, outstanding liens, rental income, mortgage payments, taxes, insurance and maintenance dues

PROPERTY INFORMATION

Purchase Contract
PLANNED UNIT DEVELOPMENT (PUD), CONDO, CO-OP:
Name of Development or Project
Phone Number of the Homeowner's Association (if available)
NEW CONSTRUCTION:
Year land or lot was acquired
Original cost of land/lot
Amount of Liens
Estimated cost of construction
REFINANCE LOANS:
Year property was acquired
Original cost of the home
Cost of improvements
Amount of Liens
Description of improvements



Your guide to the homebuying process.

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