



## Financing Checklist

This handy checklist can help you organize important financial information as you begin to prepare for financing a home purchase.

- Agreement or contract of sale
- Employment history for previous 2 years
- Income information
  - Employed: W-2 forms for previous year and pay stubs
  - Self-employed: signed and dated profit-and-loss statements, balance sheets, and previous 2 years' 1040s and Schedule C.
  - Employed by a relative: previous 2 years' 1040s and year-to-date pay stub
  - Rental income: previous 2 years' 1040s and copies of all lease agreements
  - SS, retirement, welfare or disability: award letter and/or copy of latest check
  - Out of work for 2 years: a statement explaining the reason for gap in employment.
  - U.S. Savings Bonds: list of the serial numbers and face value if listed as assets
- Source of down payment and closing/settlement costs
- Checking and savings accounts, brokerage accounts, credit union accounts, etc.
- Balance information on credit cards, home, car, school or other loans
- Real estate owned
- Application fee (if applicable)
- Other

Notes:

This checklist is as an overview of requirements. Individual situations may require additional documentation before a lender can make a credit decision.