



Credit Miracles  
CREDIT REPAIR

# HOME LOAN DOCUMENTS

## HOMEBUYER CHECKLIST

If you're ready to use this checklist, that means you've taken a big step toward homeownership. Whether you have a signed (ratified) sales contract or are just preparing to make an offer, this checklist can help you make sure you are providing your lender with everything they will need to fulfill the loan process.

**Proof of income** (You will be required to provide documentation for all sources of your income, and the requirements will vary depending on the type of income you're receiving.)

- Pay stubs
- W-2s
- Tax returns
- Social Security Administrator's award letter (common for people receiving Social Security benefits)
- Child support/alimony documentation

### Asset statements

- Depository account statements (checking, savings, money market, certificate of deposit or other depository accounts)
- Retirement accounts (401k, IRA, Roth IRA, SEP, Keough)
- Investment accounts (stocks, government bonds, mutual funds, stock options)
- Business assets
- Gift letter (if using gift funds for the down payment or closing costs)

### Other documents and information (where applicable)

- Photo identification
- Divorce decree, if applicable
- Bankruptcy documentation
- Proof of rent payments/copy of lease
- Social Security card, Individual Taxpayer Identification Number (ITIN), or other similar documents
- Business license, if self-employed
- Copy of ratified sales contract

This checklist is for educational purposes only. Be sure to communicate with your lender for specifics on the mortgage loan process.