

checklist for homebuyers

Identity Verification

- Identity:** Full legal name, date of birth and Social Security Number (SSN)
- Dependents:** Age(s) of dependents
- Contact:** Home and cell phone numbers and primary email address
- Residence(s):** Current address and former address(es) for the past two years (including dates, street address, city, state, and zip).
- Photo ID:** Driver's License and/or Government Identification

Employment

- Current Employer(s):** Name, address, phone number and employment start date(s) for current employer.
- Previous Employer(s):** Name, address, phone number and employment dates with all employers for the past two years.
- Current Income:** List current total income and source.
- Pay stubs:** Provide pay stubs that account for the past thirty-days.
- Employment:** Written explanation for any gap in employment over the past two years.

Tax and Income

(+) Include all pages, schedules and attachments.

- Statements:** Copies of the most recent two months' bank and/or investment statements (include *all* pages).
- Large Deposits:** Verify any large deposits in detail on statements.
- Taxes:** Federal Tax Returns, with W-2s, for the past two years.
- Self Employment (only if applicable):**
 - Personal tax returns with K-1, W-2s and year to date profit and loss for the past two years.
 - Business tax returns with K-1, W-2s and year to date profit and loss for the past two years.

Other

- Insurance:** Home owner's insurance information and agent contact information (name/phone)
- Contract:** Signed purchase contract with all disclosures (for home purchases only).

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