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## YOUR HOME LOAN CHECKLIST

Be prepared when you meet with your potential lender. This list gives you tips on what to bring to your appointment & a place to compare notes.

### GATHER THESE DOCUMENTS BEFORE MEETING WITH A LENDER:

- 1 month's worth of recent pay stubs for each earner.
- Tax returns & W-2 forms from the past 2 years.
- 3 months of statements from your bank, 401(k), IRA, mutual funds, stocks.
- 3 months of student loan statements or past mortgage payments.
- Letter of employment verification.
- Letter from financial gift givers confirming it's a gift.

### BE SURE TO:

- Review mortgage terminology and rates online.
- Make appointments with at least 2 banks or mortgage brokers.
- Get a Good Faith Estimate from each lender with terms & fees spelled out.
- Crunch the numbers & decide which loan is best.
- Sign a mortgage agreement.
- Send thank-you notes to anyone who gave you money or helped you for free.



### LENDER 1:

- Name: \_\_\_\_\_
- Company: \_\_\_\_\_
- Phone: \_\_\_\_\_
- Email: \_\_\_\_\_
- Pre-Approval Amount:
- Loan Specifics:
  - Monthly payment:
  - Interest rate:
  - Does the rate change:
  - Terms of Loan:

### LENDER 2:

- Name: \_\_\_\_\_
- Company: \_\_\_\_\_
- Phone: \_\_\_\_\_
- Email: \_\_\_\_\_
- Pre-Approval Amount:
- Loan Specifics:
  - Monthly payment:
  - Interest rate:
  - Does the rate change:
  - Terms of Loan: