

Are You Homeward Bound?

Our handy checklist for home buying info.

Employment

- Employer's names, addresses, phone numbers, and dates of employment from the past two years
- If self-employed, make rental income, or receive commission, your personal tax returns from the past two years
- If you own a business, your business tax returns from the past two years
- 30 days of paystubs
- W2's from the past two years

If applicable:

- Copies of any social security, pension, and retirement award letters as well as related 1099s
- Divorce decree and settlement paperwork
- Explanation letter for employment gaps

Assets

- 60 days of bank statements for both checking and savings accounts
- 60 days of statements for investment and retirement accounts

If applicable:

- Documentation for any real estate owned
 - Property tax bills
 - Homeowner's insurance
 - Home association dues
 - Mortgage statements

Personal

- Copy of valid ID
- Social security number
- Home address(es) from the past two years

Credit

If applicable:

- Bankruptcy and discharge paperwork
- Explanation letter for flaws in credit

We're happy to help with any questions you might have!

Community Financial's team of local, experienced mortgage experts can make the mortgage process easier.

Phone: 877-937-2328 ext. 8500
Email: mortgages@cfcu.org

Visit www.CFCU.org/mortgage

Make sure you opt out of prescreened offers and add your number to the "do not call" list when you apply for a mortgage. Otherwise, expect your phone to be ringing off the hook!

