



# Your personal house hunting **checklist**

Plus helpful tips and essential information  
for every potential homeowner

# Buying a home is one of the most **important** financial decisions of your life

We're here to make the process as easy, enjoyable and exciting for you as possible — because it's more than a mortgage, it's the keys to your future! Let's get started!



**This book belongs to:**

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## Your mortgage application checklist

Here is a list of documentation we'll need to get started processing your loan:

- A copy of your photo ID
- Two most recent pay stubs
- Two most recent and complete bank statements
- Two most recent and complete tax returns
- Two most recent W2s\*

*\*Self-employed borrowers may need to provide additional documentation.*

Speak with us to get a complete list of documents you may need over the course of the mortgage process.

# Mortgage process do's & don'ts

Remember, we're in this together

It's our job to make sure your homebuying process goes quickly and smoothly. You can help by doing certain things, avoiding others and **asking questions!** We're here to help and will never be too busy to respond to you.

## Do

- Get pre-approved so you can make a strong offer
- Be thorough and honest on your application
- Continue to pay your rent or mortgage, loans and credit cards on time
- Keep your current job and income, and contact us right away if either one changes
- Have your important documents handy (especially your W-2s, tax returns and pay stubs)

## Don't

- Make any major purchases (furniture, cars, boats, those sorts of things)
- Apply for new credit accounts, close existing accounts or co-sign loans for others
- Make large cash deposits into your bank account other than your paycheck
- Spend your down payment or closing cost money
- Plan a vacation during your loan process

# The checklist

Address:

Date visited: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Price: \$ \_\_\_\_\_

HOA fees (if applicable): \$ \_\_\_\_\_

Year built: \_\_\_\_\_

Sq. footage: \_\_\_\_\_

Taxes: \_\_\_\_\_

# Bed: \_\_\_\_\_ # Bath: \_\_\_\_\_

Overall rating:





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# **CROSSCOUNTRY MORTGAGE<sup>®</sup>**

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[crosscountrymortgage.com](http://crosscountrymortgage.com)

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NMLS3029 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)).