

Homebuying Checklist

Collecting these items before you apply for your home loan can help save time and create a stress-free loan experience.



1. PERSONAL INFORMATION

(Please provide for all applicants.)

- Copy of valid ID such as driver's license or government ID
- Previous addresses for the past 2 years
- Dates of birth and years of school completed
- Social Security numbers for credit check
- Number and age of dependents

2. EMPLOYMENT/INCOME

(Please provide for all applicants.)

- Name, address, phone number, and dates of employment for all employers over the last 2 years
- 30 days' worth of paystubs or most recent LES
- Last 2 years' W2s
- If self-employed or receive commission or rental income, last 2 years' personal tax returns
- If you own a business, last 2 years' business tax returns
- Copies of social security, pension, and/or retirement award letters and corresponding 1099s
- Divorce decree and settlement paperwork for separate maintenance (if applicable)
- Explanation letter for employment gaps

3. ASSETS

- 60 days' worth bank statements for checking & savings accounts
- 60 days' worth statements for investment & retirement accounts
- Documentation for real estate currently owned, if any

4. PROPERTY YOU ARE BUYING

- Purchase contract accepted and signed by you and the seller
- Appraisal showing a value of at least the purchase price (your lender will order)
- Name and contact information for the homeowners' insurance agent you will use
- Name and phone number for the homeowners' association, if applicable

5. CREDIT/LIABILITIES

- General knowledge of your current credit card, student loan, auto loan, and other credit accounts; your loan officer will pull a credit report during the loan process
- Bankruptcy and discharge paperwork (if applicable)
- Documentation disproving any erroneous items on your credit report

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Please visit www.carrolltonbanking.com/home-loans to learn more about how we can help.



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