



Home Financing Checklist

One of the most important steps you will take when you prepare to search for your new home is to determine how much home you can afford, and then to secure a loan pre-approval for that amount.

At Liz Moore & Associates, we've tried to take much of the stress out of this process by providing experienced guidance on the pre-approval process, the numerous mortgage products available and even help you select the lender that will best meet your specific situation.

There are several documents you will need to gather in advance to expedite your loan application. At a minimum, you should have the information listed here.

- Current pay stubs for the past two years
- W-2's for the past two years
- Other income sources
- Complete information - names, addresses, numbers and balances - regarding the following:
 - Checking accounts
 - Savings account
 - Credit unions
 - Retirement accounts - IRA, 401K and Keogh
 - Investment and stock accounts
 - Monetary gifts
- Complete information - names, addresses, numbers and balances - regarding the following:
 - Current mortgages
 - Auto loans
 - Charge accounts
 - Personal Loans
 - Alimony and child support
- If you are self-employed or a commissioned employee, you may be required to provide the following:
 - Copies of federal tax returns from the past two years
 - Current balance sheet
 - Recent profit and loss statement
- If VA, you will be required to provide:
 - Original Certificate of Eligibility, or DD214 if discharged
 - Statement of service, if active duty
 - Current Leave and Earnings statement