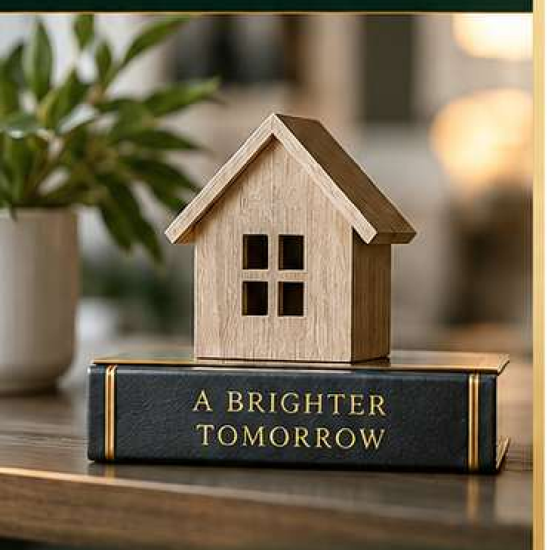
LOANS GET HOMES
YOUR OHIO MORTGAGE LOAN OFFICER

GUIDANCE. OPTIONS. RESULTS.

Homebuyer Document Checklist

BE PREPARED TODAY FOR A SMOOTHER TOMORROW

Having the right documents ready can help you move forward faster, reduce stress and give you a stronger position when you find the right home.



Let's Get You Home.

PREPARE *With Confidence*

APPLY *With Clarity*

MOVE FORWARD *With Support*

EDUCATE
EMPOWER
OPEN DOORS

Your Path to Homeownership Starts with Preparation

Use this checklist to gather the documents you may need when applying for a home loan. Requirements can vary based on your loan program, employment type and overall financial situation.

1. PERSONAL INFORMATION
Basic identification and details

- ☐ Government-issued photo ID (driver's license, state ID or passport)
- ☐ Social Security card or ITIN
- ☐ Contact information (current address, phone number, email)
- ☐ List of addresses for the past 2–5 years
- ☐ U.S. citizenship or residency documentation (if applicable)

2. INCOME DOCUMENTS
Proof of steady and reliable income

- ☐ Most recent 30 days of pay stubs
- ☐ W-2s from the past 2 years
- ☐ Federal tax returns (past 2 years)
- ☐ Year-to-date profit & loss statement (self-employed)
- ☐ Business tax returns (self-employed, typically 2 years)
- ☐ Documentation of additional income (bonuses, commissions, overtime, etc.)

3. ASSETS
Your available funds

- ☐ Recent bank statements (most recent 2–3 months for all accounts)
- ☐ Statements for savings, checking, money market and investment accounts
- ☐ Documentation of gift funds (if applicable)
- ☐ Retirement account statements (if using funds)
- ☐ Documentation of large deposits (explain the source)

4. CREDIT & DEBT
Your current financial obligations

- ☐ Authorization to pull your credit report (we'll provide this)
- ☐ List of current monthly debts (auto loans, student loans, credit cards, etc.)
- ☐ Statements for any outstanding loans (if not on credit report)
- ☐ Documentation of alimony, child support or separate maintenance (if applicable)

5. PROPERTY-RELATED
For the home you plan to purchase

- ☐ Purchase contract (once you have one)
- ☐ MLS listing or property address
- ☐ Homeowners insurance information (once available)
- ☐ HOA information (if applicable)
- ☐ Property tax information (if available)

6. ADDITIONAL ITEMS
May be required based on your situation

- ☐ Divorce decree (if applicable)
- ☐ Bankruptcy discharge papers (if applicable)
- ☐ Proof of rental payment history (if requested)
- ☐ Letter of explanation for any credit issues (if applicable)
- ☐ Further documentation may be required based on your loan program and situation

Pro Tip: *Having these documents ready can help you get pre-approved faster and make a stronger offer when you find the right home.*

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*More Than a House.
A Brighter Tomorrow.*