



Prepare before you make an offer

A clear file begins with organized documents, realistic timing and an early conversation about anything unusual.



Documents to gather

- ☐ Photo identification
- ☐ Recent pay statements
- ☐ Two years of W-2s, if applicable
- ☐ Personal and business tax returns, when requested
- ☐ K-1s and entity ownership details
- ☐ Employment contract or PCS orders, when relevant
- ☐ Two months of asset statements, all pages
- ☐ Current mortgage, insurance and tax information
- ☐ HOA statements, if applicable
- ☐ List of real estate owned
- ☐ Details for planned gifts, transfers or asset sales
- ☐ Property goal, price range and preferred timeline

Review early

- Variable, bonus or commission income
- Business ownership or recent changes
- Buying before selling
- Large deposits or planned transfers
- Future employment or relocation timing

Before making changes

Discuss the timing before you:

- Open or close credit
- Move large sums between accounts
- Change employment or compensation
- Co-sign or take on new debt
- Sell investments needed for closing



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START YOUR SECURE APPLICATION

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