



## Harmony Mortgage

### First Time Homebuyer Checklist

#### Identification (needed for prequalification):

- Government-issued ID (Driver's License)
- Proof of Social Security Number

#### Income Documentation:

##### W-2 Employees (needed for prequalification):

- Last 30 days of pay stubs
- Last 2 years of W-2s

##### Self-Employed (if needed, for prequalification):

- Last 2 years of tax returns (all schedules)
- Year-to-date Profit & Loss statement

##### Other Income (if applicable, for prequalification):

- Child support/alimony (if used to qualify)
- Social Security or retirement income

##### Assets / Funds for Closing (assets will be discussed prior to prequalification)

- Last 2–3 months of bank statements
- Retirement or investment account statements (if applicable)
- Documentation for any **large deposits**
- Gift letter (if receiving help from family)

##### Housing History

- Last 2 years of address history
- Landlords contact info (if currently renting)

##### Property (once under contract)

- Executed purchase contract
- Earnest money deposit receipt
- Listing sheet (MLS)

- Homeowners insurance info