



# Housing Counseling Services, Inc.

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## PRE-PURCHASE

### CLIENT DOCUMENTATION CHECKLIST

IF YOU WISH TO PURCHASE A HOME: HCS will assist you to learn about the home purchase process, prepare a budget, repair bad credit, develop a savings plan, understand your financial position to determine what you can afford, fully understand your financial options and to develop a purchase plan and timeline.

In order to assist you in purchasing a home, please bring the following documents to your appointment:

\_\_\_\_ Proof of income (two most recent pay stubs for all adults & if paid weekly bring 4 weeks of your most recent pay stubs)

\_\_\_\_ Proof of non-employment income such as pension, Public Assistance, SSI, etc.

\_\_\_\_ Last three (3) recent bank statements for all accounts

\_\_\_\_ Verification of ownership of stocks, bonds, Certificates of Deposit, IRA, etc.

\_\_\_\_ Last two (2) years Federal and City/State tax returns and W2's for all adults.

\_\_\_\_ Copies of all recent bills including credit cards, utilities, car loans, etc.

\_\_\_\_ Copy of your credit report which is not more than ninety (90) days old. If you do not have a copy of your credit report (which you may obtain by contacting the credit bureau directly), **HCS assist you in obtaining a copy the fees are as follows:**

EXPERIAN: [ ] 1 bureau: Individual \$5.81 OR [ ] Joint \$11.62

TRANSUNION: [ ] 1 bureau: Individual \$5.76 OR [ ] Joint \$11.53

EQUIFAX: [ ] 1 bureau: Individual \$6.58 OR [ ] Joint \$12.74

EXPERIAN/TRANSUNION: [ ] 2 bureau: Individual \$10.52 OR [ ] Joint \$21.03

EXPERIAN/EQUIFAX: [ ] 2 bureau: Individual \$11.34 OR [ ] Joint \$22.25

TRANSUNION/EQUIFAX: [ ] 2 bureau: Individual \$11.29 OR [ ] Joint \$22.15

3 CREDIT BUREAU: [ ] Individual \$15.71 OR [ ] Joint \$29.29

**Which is required for a mortgage application; i.e. HPAP/EAHP.**

Please provide payment with one of the following: **credit card, debit card, check or money order.** Your Housing Counselor will stamp our name (HCS) on the payable line for check/money order payments. **CASH PAYMENTS ARE NOT ACCEPTED.** Please complete spouse's information for joint credit reports only. **THERE IS A BANK FEE FOR CHECKS RETURNED FOR INSUFFICIENT FUNDS.**

\_\_\_\_ Lease of your present home.

\_\_\_\_ Any other document which is pertaining to your personal situation.

\_\_\_\_ Your counselor may request additional documents once she/he meets with you.

\_\_\_\_ Copy of Valid Driver's License Non driver's ID card, Passport, or other official picture ID.