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 (60) 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.