

My Home Folder Checklist

Summerrain Realty Group | Where Destiny and Realty Meet

Income

- ☐ Last 30 days of pay stubs
- ☐ Last 2 years of W-2s (and 1099s if you have them)
- ☐ Last 2 years of federal tax returns, all pages
- ☐ Proof of any other income (benefits, child support, pension)

Money and savings

- ☐ Last 2 months of bank statements, every page
- ☐ Statements for savings or retirement accounts
- ☐ Letter for any gift money toward your purchase

Credit and history

- ☐ Your free credit reports (AnnualCreditReport.com)
- ☐ 12 months of on-time rent proof (statements, receipts, app history)
- ☐ Notes explaining any late payments or gaps in work

Identity and program papers

- ☐ Government-issued photo ID
- ☐ Housing Choice Voucher paperwork, if you have a voucher
- ☐ Homebuyer education certificate, once completed

Your plan

- ☐ Target move-in month and year: _____
- ☐ Comfortable monthly payment: _____
- ☐ My first step: _____

Ready to talk it through? Free consultation: summerrainrealty.com/start-here | 585-364-4663

Summerrain Realty Group, LLC, Licensed Real Estate Broker | 100 South Clinton Avenue, Floor 24, Rochester, NY 14604 | Equal Housing Opportunity
General checklist only. Your lender or program may ask for different or additional documents.