BUYER TOOLKIT

Document readiness checklist

Use this list with your lender and Kate. Exact requirements vary by buyer and loan program.

IDENTITY

- [ ] **Government-issued photo ID**
  Check the expiration date and name spelling.
- [ ] **Current address history**
  Keep recent addresses and dates handy.

INCOME AND EMPLOYMENT

- [ ] **Recent pay statements**
  Ask your lender how many are needed.
- [ ] **W-2s or other income records**
  Provide only what your lender requests.
- [ ] **Employment contact information**
  Include employer name and phone number.

FUNDS

- [ ] **Recent account statements**
  Use complete statements with every page.
- [ ] **Proof of funds or funds-to-close**
  Keep the amount and date current.
- [ ] **Gift-fund documentation, if applicable**
  Confirm acceptable documentation with your lender.

FINANCING

- [ ] **Current pre-approval letter**
  Make sure the amount fits the intended search.
- [ ] **Loan officer contact information**
  Save a direct phone number and email.
- [ ] **Explanation documents requested by lender**
  Respond promptly and keep a copy.

Keep documents private

Upload documents only through the secure member vault. Do not send sensitive records through Facebook or text.