

Real Estate Organizer

Use this list to begin gathering everything you'll need when you apply for your mortgage loan—the more you bring with you, the smoother the process will go.

- Original purchase contract (The loan originator will copy it and return the original to you.)
- Copy of the earnest money (deposit) cancelled check
- Employment history details
- Last two years W-2 forms
- Last two years income tax returns (if self-employed)
- Paycheck stubs for past 30 days
- Verification of secondary income (e.g., investment accounts, bonuses, a part-time job, child support)

■ Assets: account numbers, balances, and branch addresses

Checking _____

Savings _____

Stocks/bonds (current market values) _____

Other _____

Other _____

■ Debts: account numbers and addresses

Auto loans(s) _____

Boat loan(s) _____

Student loan(s) _____

Credit card _____

Credit card _____

Other _____

Other _____

- Explanation of any credit problems (e.g., previously declared bankruptcy, excessive credit card debt)
- Divorce or separation documents (if you receive or pay alimony or child support)
- 3 months bank statements on all asset accounts
- 12 months cancelled check evidence of payment of any debts reported on borrower's credit report but paid by another party
- Social Security Awards letter (if any)
- Copies of lease agreements on any investment rentals
- Landlord's name and phone number (if renting)
- Disposition of present home (If you already have a home, do you plan to sell it or rent it out?)
- Person who will give lender access to lender's appraiser (name and phone number)
- Your check for appraisal, credit reports, and/or loan application fees (Your lender will tell you what this cost is.)

Buyer Pre-Closing Checklist

Key Events	Key Dates	Completed	Notes
Hire real estate (RE) attorney			
Attorney reviews purchase contract			
Purchase contract signed; earnest money deposit due			
Additional deposit due (if needed)			
Apply for mortgage			
Date by which loan approval is due			
Appraisal conducted			
RE attorney conducts title search and examination			
Written notice to seller of mortgage acceptance			
Conduct home and termite inspection			
Notice of problems identified during inspection due to seller			
Seller's response to buyer's notice of inspection due			
Title commitment delivered to lender and buyer			
Survey ordered (if not ordered by lender)			
Certificate of approval requested for condo/homeowner's association			
Homeowner's insurance purchased			
Estoppel or payoff letter obtained			
Closing date and location established			
Final walk-through			
Other:			

Seller Pre-Closing Checklist

Key Events	Key Dates	Completed	Notes
Hire real estate (RE) attorney			
Hire listing agent (unless doing FSBO)			
Sign listing agreement			
Determine asking price			
Review offers			
Realtor®/RE Attorney drafts contract. Review with RE Attorney <i>before signing</i> .			
Purchase contract signed—offer accepted			
Earnest money deposited in trust/escrow account			
Provide copy of prior title policy to RE Attorney			
Provide mortgage lender contact and loan information to RE Attorney (if seller has mortgage to satisfy)			
Receive loan commitment amount from buyer			
Appraisal conducted			
RE Attorney conducts title search and examination			
Title commitment issued			
Termite inspection and other inspections requested by the buyer are conducted			
Review inspection reports and complete repairs before closing			
Resolve any title defects prior to closing			
Closing date and location established			
Final walk-through			
Notify utility companies			
Other:			

Important Contacts

Buyer's Agent

Name _____

Address _____

Phone _____

Fax _____

Seller's Agent

Name _____

Address _____

Phone _____

Fax _____

Buyer's Attorney

Name _____

Address _____

Phone _____

Fax _____

Seller's Attorney

Name _____

Address _____

Phone _____

Fax _____

Mortgage Company

Name _____

Address _____

Phone _____

Fax _____

Other Important Contacts

Name _____

Address _____

Phone _____ Fax _____

Name _____

Address _____

Phone _____ Fax _____

Name _____

Address _____

Phone _____ Fax _____

Name _____

Address _____

Phone _____ Fax _____

Appraiser

Name _____

Address _____

Phone _____

Fax _____