

# Mortgage Shopping Checklist

## CREDIT

### GET CREDIT REPORTS

Equifax \_\_\_\_\_ (Score)
   
 TransUnion \_\_\_\_\_ (Score)
   
 Experian \_\_\_\_\_ (Score)

} Middle Score > 740? (Yes/No)

### GET PRE-APPROVED

Credit Union \_\_\_\_\_ (Name)

\_\_\_\_\_ (Exp. Date)    \_\_\_\_\_ (Purchase Price)    \_\_\_\_\_ (Interest Rate)

\_\_\_\_\_ (Loan Amount)    \_\_\_\_\_ (Down Payment)

\_\_\_\_\_ (Notes)

Other \_\_\_\_\_ (Name)

\_\_\_\_\_ (Exp. Date)    \_\_\_\_\_ (Purchase Price)    \_\_\_\_\_ (Interest Rate)

\_\_\_\_\_ (Loan Amount)    \_\_\_\_\_ (Down Payment)

\_\_\_\_\_ (Notes)

### ACTUAL BUDGET

Calculate est. monthly mortgage + taxes and insurance

\_\_\_\_\_

(Adjusted Monthly Housing Budget)

### PICK YOUR MORTGAGE

Conventional

Jumbo

Government-insured: FHA / VA / USDA (circle one)

Fixed-rate: 15yr / 20yr / 30yr (circle one)

Adjustable-rate

### MY INFO

\_\_\_\_\_ (FICO Score)

\_\_\_\_\_ (Pre-approved Amount)

\_\_\_\_\_ (House Price Range)

## RATE QUOTES

\_\_\_\_\_ (Interest Rate)    \_\_\_\_\_ (Lender)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Notes: Points, Loan Details, etc.)

\_\_\_\_\_ (Interest Rate)    \_\_\_\_\_ (Lender)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Notes: Points, Loan Details, etc.)

\_\_\_\_\_ (Interest Rate)    \_\_\_\_\_ (Lender)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ (Notes: Points, Loan Details, etc.)

### DOCUMENTS

- Uniform Residential Loan Application
- W-2s from current and past employers
- Recent pay stubs
- Income tax returns
- Alimony or child support documents
- Bank & investment account statements

### LAST STEPS

- Set closing date
- Lock in interest rate
- Review closing disclosure
- Confirm wire instructions
- Wire payment