

# City of Concord's FTHB Checklist of Documents

Please provide the following items for all adults in the household, including spouse.

## 1. To start the process:

- Copy of City of Concord First Time Homebuyer Program Affidavit of Household.
- Signed copy of Buyer's Disclosure

## 2. Once you are pre-approved by your own lender:

- Copy of Lender Prequalification
- Copies of two recent (within past two months), consecutive pay-stubs that cover at least one month and indicate the total gross year-to-date income.
- Copies of executed federal income tax forms for 2015, 2016 and 2017, with all attachments and W-2's (please, no state forms).
- Copies of one recent (within past three months) statement for all accounts-checking, savings, certificates of deposits, stocks, bonds, mutual funds, and retirement accounts.
- Copies of documentation for any other sources of income, including unemployment, social security, disability, annuities, pension, etc., even if not required for first mortgage approval.
- Copy of court ordered divorce settlement, if applicable, indicating child custody, alimony, and child support.

## 3. Once you are in contract on a house:

- Copy of executed purchase contract.
- Copy of completed loan application executed by loan agent.
- Copy of recent (within past three months) credit report.
- Copy of loan underwriting form, 1008 or other, indicating amounts and terms of other financing and debt-to-income ratios.
- Copy of homebuyer education workshop certificate from HUD-certified housing counseling agency. (Must be provided prior to closing)
- Additional information as may be requested.