

# 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 2017, 2018 and 2019, 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.

\*The City of Concord will require 15 business days from the receipt of the final document in this list to process the closing documents for the First Time Homebuyer Loan. Any changes or updates from the applicant or first mortgage lender may cause a delay.