

Tips & Tricks  
From your  
Windermere Agent

## Financing- Before You Buy

You've been searching for your dream house and saving very penny for a down payment. Now, you're ready! Here is a checklist of what you will need to start the financing process:

- ☒ W-2 forms from the previous two years, if you collect a paycheck.
- ☒ Profit and loss statements or 1099 forms, if you own a business.
- ☒ Recent paycheck stubs.
- ☒ Most recent federal tax return, and possibly the last two tax returns.
- ☒ A complete list of your debts, such as credit cards, student loans, car loans and child support payments, along with minimum monthly payments and balances.
- ☒ List of assets, including bank statements, mutual fund statements, real estate and automobile titles, brokerage statements and records of other investments or assets.
- ☒ Canceled checks for your rent or mortgage payments.