

*Below is a list of documents that you will need to bring to your counseling appointment. Some of the items on the list may not apply so bring only those that do.*

- Pre approval from a financial institution stating the amount you qualify to mortgage (if applying for to purchase) -

Copy of at least one credit report from one of the 3 credit reporting agencies...these can be obtained at [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.creditkarma.com](http://www.creditkarma.com)

- Pay Stubs for all household members who will be listed on mortgage (last 4 current and consecutive) (if not working copies of unemployment compensation)

- Copy of alimony and/or child support payments received or paid (need copy of court decree) – if applicable

- Copies of complete (all pages) of Tax returns for the most recent 3 consecutive years, both Federal (1040 not W-2 forms) and State. If you cannot locate your federal tax return, copies can be obtained - call 1-800-829-1040. If you did not file a tax return for any of the required years, a notarized letter is required.

- Car Loan Statement (most recent) – if applicable

- Car Insurance Statement (most recent)

- Other Loan Statements (most recent) – if applicable

- Credit Card Statements (most recent)

- Utility Bills (most recent water/sewage, gas/oil, telephone)

- Cell Phone Statement (most recent)

- Medical/Dental/Life Insurance Statement (most recent) – if applicable

- Medical Expense Statement (most recent not covered by insurance)– if applicable

- School Tuition and/or Child Care Statement (most recent) – if applicable

- Bank Statements (for the last 2 months—checking and savings)