



PRE-PURCHASE COUNSELING DOCUMENT CHECKLIST

- Below is a list of documents that your counselor will need in advance of your phone/virtual counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.
- Please send everything that applies to you if it is not applicable put N/A
- A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why so important to send the information below. A draft budget form is attached please fill in the plan column and the top income information.

1. **Pre-approval** or if you are under Contract of Sale your Loan Estimate. If you are not getting a mortgage (paying cash) please explain this as well. The lender/financial institution should state the he amounts you qualify to mortgage. FYI – usually households cannot use an FHA, USDA, Fannie Mae, or VA loan if buying a State of NJ Low and Moderate Income Unit due to the restrictive covenants.
2. Copy of the executed **Contract of Sale**, if applicable. All parties (seller and purchaser) must have signed applicable sections of the contract. If you are not under Contract of Sale that is not a problem.
3. Copy of the **home inspection report**, if applicable. New Construction may not have a home inspection requirement if they offer a warranty. Please complete the For Your Protection Get a Home Inspection form attached.
4. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or www.creditkarma.com. You can opt for CJHRC to run a tri-merge credit report for free after completing an authorization form. Please schedule a day/time with your counselor to sign the form.
5. Copies of complete **Tax returns of recent 3 years**, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online or calling to 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
6. **Pay Stubs** for all household members who will be listed on mortgage (last 4 consecutive paystubs). If not working, copies of **unemployment compensation**. If self-employed, a profit and loss statement is required.
7. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc.
8. All separated applicants must provide a settlement agreement, divorce decree, or division of assets signed and notarized by both parties. Separated applicants purchasing affordable housing must provide a notarized release form from the spouse.



9. A **budget** must be completed prior to the counseling session (form attached)
10. Bank Statements (for the most previous 2 months checking and savings accounts)
11. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
12. Car Loan Statement (most recent) – if applicable
13. Car Insurance Statement (most recent)
14. Student loan statement – if applicable
15. Credit Card Statements (most recent)
16. Cell Phone Statement (most recent)
17. Medical Expense Statement (most recent not covered by insurance) – if applicable
18. School Tuition and/or Child Care Statement (most recent) – if applicable

Once you have all this information, please contact your CJHRC Housing Counselor at (908) 446-0036 or email CJHRC at 2cjhrc@gmail.com