CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)
501(c)(3) non-profit organization & HUD Agency

#HUDCertifiedProud

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PRE-PURCHASE COUNSELING DOCUMENT CHECKLIST

- **Below is a list of documents that your counselor will need in advance of your in-person 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 it is so important to send the information below. A budget form will be sent to you; please fill in the "plan" column and the top income information.**

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1. Copy of at least one recent (within 30 days) credit report in detail from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or another service you use. Once enrolled in counseling, clients can opt to have CJHRC run a FREE soft pull tri-merge credit report which will provide credit scores from the 3 credit bureaus after completing an authorization form.

2. Copies of complete Tax returns of the most 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 (IRS.gov) or by calling 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.

3. Pay Stubs for all household members who will be listed on the mortgage (last consecutives 4 paystubs). If household members are not working, submit copies of unemployment compensation. If self-employed, a profit and loss statement is needed.

4. Any other source of income: Pension, Social Security, alimony, child support (copy of court decree), etc. (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).

5. Bank Statements (for the most previous & consecutives 2 months; ALL accounts)

6. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)

7. Car Loan Statement (most recent) – if applicable

8. Car Insurance Statement (most recent)

9. Student loan statement – if applicable

10. Credit Card Statements (most recent)

11. Cell Phone Statement (most recent)

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

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

IF YOU HAVE ALREADY SELECTED A HOME TO BUY, ALSO INCLUDE:

14. Pre-approval and/or loan estimate from a financial institution stating the amount you qualify to mortgage along with other details. Usually potential buyers cannot get an FHA loan if buying a State of NJ Very Low, Low and Moderate Income unit due to the deed restricted covenants.

15. Copy of the executed Contract of Sale. All parties (seller and purchaser) must have signed applicable sections of the contract.

16. Copy of the home inspection report.