

First-Time Homebuyer Preparation Worksheet

Organize the facts a housing counselor or lender may ask for. Do not write passwords, account numbers, or security codes.

Your goal

- ☐ Target city or county: _____
- ☐ Target purchase timeframe: _____
- ☐ Estimated price range: _____
- ☐ Will every borrower occupy the home? Yes ☐ No ☐

Household snapshot

- ☐ Number of expected occupants: _____
- ☐ Gross monthly household income: _____
- ☐ Monthly debt payments: _____
- ☐ Estimated funds available for closing: _____

Documents to locate

- ☐ Government-issued identification
- ☐ Recent pay stubs or other income records
- ☐ Recent bank and asset statements
- ☐ Two years of tax documents if requested
- ☐ Rental history and landlord contact details
- ☐ Explanation and documents for unusual deposits

Counselor or lender questions

- ☐ Which assistance programs fit my location and income?
- ☐ Is assistance repayable, deferred, or forgivable?
- ☐ How does assistance change my rate and total cost?
- ☐ What should I improve before submitting an application?

Use estimates only for planning. A lender or agency determines eligibility from verified information.

Notes
