

# First Time Home Buyer Timeline

**Step 1:** Get prequalified for a home loan. Speak to a loan officer and give them permission to pull your credit. The minimum credit score for a home loan today is 620.

**1a)** In order to issue a preapproval letter, the loan officer will need to see the following:

- \*copy of full months paystubs
- \*copy of last 2 years w-2's
- \*copy of last 2 years tax returns including all schedules
- \*copy of most recent bank statement including all pages (even if blank)
- \*landlord contact information

**2a)** Get preapproval letter from loan officer

**Step 2:** Schedule a time with a realtor to see homes

**Step 3:** Make an offer on a home. Make sure your loan officer gets the contract and any other documents they need to process your loan. This is the time that we may be asking you for more documentation. Please be patient. We will do everything we can to make it as smooth as possible.

**Step 4:** Go to loan closing. Congratulations! You are now a new homeowner!



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