

# Home Buyer's Check List



## ✓ Getting Started

- Choose a property or realtor to assist you in finding one
- Get pre-approved with JMMB Bank
- Confirm your NHT eligibility

## ✓ It's Getting Serious

Show proof of ability to repay:

**Employed Individuals:** Income letter, your last 3 months' pay-slips and your NHT eligibility letter.

**Self Employed Individuals:** most recent financial statements, bank statements for the last 12 months, and/or income tax returns for the last two (2) years.

## ✓ Take it to the Next Step.

**Submit to your mortgage lender:**

- A valuation report and surveyor's ID report
- Submit a signed agreement of sale and evidence of deposit
- Proof of age (valid passport or birth certificate)

## ✓ Last Lap

- Sign the mortgage documents
- Pay your closing costs

**Note:** You will need to budget for other fees and expenses. Ask your mortgage lender about them.

