ReadMe Mortgage
READ FIRST. SIGN SECOND.

Get Mortgage-Ready

Kevin's Readiness Checklist — for buyers a few months out

Buying a home in the next few months? You do not need a lender's permission to start getting ready. Work through this list now, at your own pace, and you will walk into the process organized instead of scrambling. Education only — nothing here is a quote, an offer, or financial advice.

1 · Your paperwork pile

- ☐ Pay statements — usually the most recent month
- ☐ W-2s or tax returns — usually the last two years
- ☐ Bank statements — two to three months, all pages
- ☐ A government-issued photo ID
- ☐ Statements for savings, retirement, or other assets you plan to use
- ☐ A list of your current monthly debts and payments

Keep these in one folder at home. You do not need to send them to anyone yet — and please never email sensitive financial documents. A general conversation is all you need to start.

2 · Your credit picture

- ☐ Pull your credit reports at AnnualCreditReport.com and read them
- ☐ Dispute anything that is plainly wrong, and keep notes of what you sent
- ☐ Keep credit card balances low compared with their limits
- ☐ Pay on time, every time — set reminders or autopay for minimums
- ☐ Avoid opening or closing accounts in the months right before you buy

3 · Your money, in and out

- ☐ Down payment: a target amount and a savings rhythm that gets you there
- ☐ Closing costs: a separate pot from the down payment — they are real money too
- ☐ Reserves: a cushion still in the bank after closing, for the first months in the home
- ☐ Debt-to-income: add up your monthly debt payments and compare them with your gross monthly income. Lenders look closely at this ratio — know your number before they do
- ☐ A monthly payment you would still be comfortable paying in a quiet month

4 · Your plan and timeline

- ☐ A target month for buying, and what has to happen before it
- ☐ Areas and a price range that fit the comfortable payment, not the maximum
- ☐ Who else is deciding with you, and a shared list of must-haves
- ☐ Your questions, written down as they occur to you — the next section is a start

5 · Questions to ask any lender or broker

- ☐ What is my total cash to close, and what does it include?
- ☐ What exactly does the monthly payment include — principal, interest, taxes, insurance?
- ☐ Is the rate fixed or adjustable, and what could change it?
- ☐ Which of these numbers are estimates, and when do they firm up?
- ☐ What does the timeline from offer to keys look like?

The next step

Buying in the next few months? Join the opening list at readmemortgage.com/contact. Tell Kevin your timeline, get mortgage-ready with a real conversation now, and keep him in mind — he will be available soon. ReadMe Mortgage is preparing to launch; lending services are in preparation, and loan applications are not currently available.

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