



# Buyer Qualification Checklist

## Financial Readiness

Assessing the buyer's ability to secure financing and afford the property.

### Gross Annual Income

### Liquid Assets (Savings, Investments)

### Debt-to-Income Ratio (DTI)

### Estimated Credit Score Range

### Employment Status

- ☐ Employed
- ☐ Self-Employed
- ☐ Retired
- ☐ Other

### Desired Loan Type

- ☐ Conventional
- ☐ FHA
- ☐ VA
- ☐ USDA
- ☐ Other

### Explanation of Assets (if unusual or complex)

Write something...

## Credit & Income Verification

Detailed review of credit score, debt-to-income ratio, and income stability.

### Credit Score (Equifax)

Enter a number...

### Credit Score (Experian)

Enter a number...

### Credit Score (TransUnion)

Enter a number...

### Gross Monthly Income

Enter a number...

### Debt-to-Income Ratio (DTI)

Enter a number...

### Employment History (Last 2 Years)

Write something...

### Pay Stubs (Most Recent 2)

 Upload File

### Employment Type

- ☐ Salaried
- ☐ Hourly
- ☐ Self-Employed
- ☐ Other

### Explanation of any Credit Inquiries (if applicable)

Write something...

## Pre-Approval/Pre-Qualification

Confirmation of potential loan approval and amount from a lender.

### Pre-Approval Amount (\$)

Enter a number...

### Lender Type

- ☐ Bank
- ☐ Credit Union
- ☐ Mortgage Broker
- ☐ Online Lender

### Loan Program Type

- ☐ Conventional
- ☐ FHA
- ☐ VA
- ☐ USDA
- ☐ Jumbo

### Pre-Approval Expiration Date

Enter date...

### Pre-Approval Letter

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### Notes Regarding Pre-Approval (e.g., conditions, specific loan terms)

Write something...

### Interest Rate (Estimated)

- ☐ Under 3%
- ☐ 3-4%
- ☐ 4-5%
- ☐ Over 5%

## Down Payment & Closing Costs

Verification of funds availability for down payment, closing costs, and reserves.

### Down Payment Amount

### Estimated Closing Costs


### Funds Available for Closing

### Reserve Funds Available (for emergencies)

### Source of Down Payment Funds

- ☐ Savings
- ☐ Gift
- ☐ Loan
- ☐ Investment Account
- ☐ Other

### Proof of Funds (Bank Statements, etc.)

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### Explanation of any unusual funding sources or large deposits

Write something...

## Legal & Identity Verification

Ensuring the buyer's identity and legal capacity to enter into a real estate transaction.

### Full Legal Name

Write something...

### Date of Birth

Write something...

### Current Address

Write something...

### Social Security Number (Last 4 Digits)

Enter a number...

### Government-Issued Photo ID (e.g., Driver's License, Passport)

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### Marital Status

- ☐ Single
- ☐ Married
- ☐ Divorced
- ☐ Widowed
- ☐ Separated

### Are there any legal proceedings or judgements pending that could impact the transaction?

Write something...

## Motivation & Timeline

Understanding the buyer's reasons for purchasing and their desired timeframe.

**Briefly describe your reasons for wanting to purchase a home.**

Write something...

**On a scale of 1-10 (1 being not urgent, 10 being extremely urgent), how important is it to purchase a home within the next 3 months?**

Enter a number...

**What is your ideal move-in date?**

Enter date...

**What is the primary reason for your home purchase?**

- ☐ Primary Residence
- ☐ Investment Property
- ☐ Vacation Home
- ☐ Relocation
- ☐ Other

**Are there any specific circumstances (e.g., job change, family expansion) driving your timeline?**

Write something...



### How flexible are you with your target move-in date?

- ☐ Very Flexible (within 6 months)
- ☐ Somewhat Flexible (within 3 months)
- ☐ Not Flexible (target date is firm)

## Property Understanding & Goals

Gauging the buyer's understanding of the home buying process and their property goals.

### Describe your ideal property and what you're looking for in a home.

Write something...

### Which of the following features are 'must-haves' for you?

- ☐ Garage
- ☐ Yard/Outdoor Space
- ☐ Updated Kitchen
- ☐ Proximity to Schools
- ☐ Homeowners Association (HOA)
- ☐ Walkability to Amenities

### What is your ideal square footage?

Enter a number...

**What type of property are you primarily interested in?**

- ☐ Single-Family Home
- ☐ Condominium
- ☐ Townhouse
- ☐ Multi-Family Home
- ☐ Land

**What are your priorities when choosing a location? (e.g., schools, commute, safety)**

Write something...

**What is your target move-in date?**

Enter date...