



Stillwater, NY
(518) 268-0589
pathtokeyes.com

Mortgage Readiness Checklist

The Clear Path to Your Next Front Door

YOUR CREDIT

- ☐ Pull your credit reports from all three bureaus (Equifax, Experian, TransUnion) at AnnualCreditReport.com
- ☐ Look for errors — wrong balances, accounts that aren't yours, late payments you don't recognize
- ☐ Dispute any errors you find; the bureaus have 30 days to investigate
- ☐ Know that mortgage lenders use specific FICO scoring models — they can differ from the score you see on free apps
- ☐ Bring revolving balances down — aim for under 30% of your limits; lower is stronger
- ☐ Don't open new credit cards or loans while you're preparing
- ☐ Don't close old accounts — longer history works in your favor

YOUR MONEY

- ☐ Add up your monthly debts and compare to your income — lenders look closely at this ratio
- ☐ Save for your down payment plus closing costs (typically 2–5% of the home price on top)
- ☐ Keep 2–3 months of reserves in savings beyond the down payment
- ☐ Avoid large, undocumented deposits — lenders will ask about every one
- ☐ Stay employed and avoid big job changes during the process

YOUR PAPERWORK

- ☐ Last 30 days of pay stubs
- ☐ Last 2 years of W-2s and tax returns
- ☐ Last 2–3 months of bank statements (all pages)
- ☐ Government-issued photo ID
- ☐ Proof of any additional income

YOUR NEXT STEP

- ☐ Get pre-approved by a lender — it's stronger than pre-qualification and shows sellers you're serious

Ready to go deeper?

Start your path at pathtokeyes.com/get-started

\$0 setup · \$99/mo billed in arrears · 30-day free trial · No contract, cancel anytime
— we'll help you audit, optimize, and walk into homeownership with confidence.