



BUYING YOUR FIRST HOME

FortWorthCLT.org



PREPARE

- ☐ Attend an Introduction to the CLT
- ☐ Complete a Screening Form
- ☐ Save \$1000.00 of Earnest Money
- ☐ Get a Pre-approved letter from a Participating Lender
- ☐ Attend HUD-Approved Homebuyer Education Course

VERIFY

Gather the following documents:

- ☐ Last 2 Years of W2s
- ☐ Last 2 Years of Tax Returns
- ☐ Last 6 Months of Checking Accounts Bank Statements
- ☐ Last 3 Months of Savings Account Statements
- ☐ Last 4 consecutive paystubs
- ☐ Mortgage Lender Pre-Approval Letter
- ☐ HUD-Approved homebuyer Education Certificate

APPLY

- ☐ CLT will send an invitation to apply
- ☐ Fill Out Full Application
- ☐ Upload Required Documents from Previous Section and Submit in a timely manner
- ☐ Apply for a Mortgage with a Participating Lender

CLOSE

- ☐ Review the Ground Lease w/CLT
- ☐ Sign Agreement of Sale
- ☐ Deposit Earnest Money (\$1000.00)
- ☐ Schedule Home Inspection
- ☐ Shop and secure home insurance
- ☐ Get an appraisal
- ☐ Review and Sign Final Closing Disclosure
- ☐ Close at title company & Get the Keys!