

FTHB Program Documentation for Lenders

Applicant completes and submits application with

- 2 months of current pay stubs
- Past year's Federal Tax Return
- Past year's W-2's

This documentation is required for everyone 18 and older in the home even if they will not be on the loan. Its best and preferred if the applicant applies for the program prior to finding a property.

Once an applicant is approved for the program and finds a property, please submit as soon as possible:

- Executed Buy/Sell Agreement
- Loan Estimate
- Title Company information/name (check is ordered payable to the Title Company)

At least 3 to 4 business days (the sooner the easier) prior to scheduled closing, please submit a copy of:

- Title Commitment
- Appraisal
- Applicant's FTHB Class Certificate