

HOW MUCH MONEY DO I NEED?	MY EQUITY BUILDING GOAL
Down Payment	\$
Reserves Equal to Two Monthly House Payments	\$
Total Needed	\$

Document Your Assets!

- Cash is not an asset. All money used for the purchase of your home must be properly documented.
- Gift funds must be verified with bank statements from the giftor, a gift letter and a paper trail from the giftor's account to your account. **Don't deposit cash!**
- Selling an asset? Be sure to get receipts, invoices and cleared checks to properly document the sale.
- Cash-on-hand can not be counted toward your savings, it must be deposited in your bank account for at least two months.
- Keep copies of pay stubs and checks deposited into your bank account so that the source of the deposit can be verified.

BUILDING BLOCKS OF HOME BUYER EQUITY	AMOUNT AVAILABLE	MONTHS UNTIL AVAILABLE
Personal Savings	\$	
Gift Funds	\$	
Proceeds from Sale of Assets	\$	
Withdrawal from Deferred Compensation Plan	\$	
Income from Part-Time or Seasonal Job	\$	
Income Tax Refund	\$	
TOTAL		
	\$	