

Valley Community Development Homeownership Center

**Checklist for Homebuyers**

Please bring **copies** of the following documents along with the **BUDGET** Information for your appointment with Donna Cabana, Valley Community Development, 256 Pleasant St., Suite A (Holyoke St. Entrance) Northampton, MA. 413.586.5855 x 180.

**List of Items needed for the counseling appointment:**

- \_\_\_ Budget Form – Attached, prepare to answer amounts by bringing online bill pay print outs, copies of bills or statements
- \_\_\_ Copy of your credit reports: [annualcreditreport.com](http://annualcreditreport.com) or a lender pre-approval in lieu of credit reports
- \_\_\_ 2 months of checking & savings account statements \*all pages must be included\*
- \_\_\_ Income Statements; one month 2 or 4 consecutive recent pay stubs for each persons in the household
- \_\_\_ Copy of most recent Federal Tax Returns IRS 1040s, W-2s, and all schedules. **\*\*Two years of tax returns if self-employed\*\***
- \_\_\_ Verification of other income sources – Social Security, SSI, SSDI, Unemployment, Pensions, SNAP (food stamps) and DTA benefits
- \_\_\_ Copies of debt statements; car loans, student loans, credit cards, personal loans ect.
- \_\_\_ Copy of your pre-approval or disclosure statement show the fees and cost associated with your mortgage loan

Please return COPIES of documents to:

Donna Cabana  
Valley Community Development  
256 Pleasant St., Suite A  
Northampton, MA 01060

Items may also be faxed to 413.586.7521, attention Donna Cabana.

Items may also be scanned as PDF files and emailed to [dc@valleycdc.com](mailto:dc@valleycdc.com)

**\*\*\*Please be sure to use a secure method of submitting any documents\*\*\***

Please call or email to confirm receipt of your documents and for an appointment.

# PERSONAL BUDGET WORKSHEET

## (Spending Plan)

INCOME:	MONTH:	
	Budget	Actual
Salary		
Partner's Salary		
Public Assistance		
Food Stamps		
Child Support Other:		
<b>Total Income</b>	\$ -	\$ -
<b>EXPENSES:</b>		
<b>Living/Housing:</b>		
Rent/Mortgage		\$ -
Electric		\$ -
Water/Sewer		\$ -
Gas/Heating		\$ -
Telephone		\$ -
Cable TV		\$ -
Household/Repairs		\$ -
Netflix Other:		\$ -
Other:		\$ -
<b>Regular Payments:</b>		
Student Loan		\$ -
Credit Cards		\$ -
Other Loan Payments		\$ -
Health Insurance		\$ -
Car/Home Insurance		\$ -
Life Insurance		\$ -
Child Care		\$ -
Other:		\$ -
ther:		\$ -
<b>Food Expenses:</b>		
Groceries		\$ -
Restaurant Meals		\$ -
K-Other:		\$ -
M-Other:		\$ -
<b>Personal Expenses:</b>		
CVS Personal Care		\$ -
Hair/Nail Care		\$ -
Clothing/Shoes		\$ -
Doctors, Dentists, etc.		\$ -
Prescriptions		\$ -
Laundry/Dry Clean		\$ -
Recreation/Travel		\$ -
Pet Supplies -Other:		\$ -
Allowance -Other:		\$ -
<b>Transportation:</b>		
Gas/Auto Expenses		\$ -
Bus, Taxi, Train, etc.		\$ -
Parking		\$ -
Auto insurance Other:		\$ -
repairs Other:		\$ -
<b>Miscellaneous:</b>		
Church		\$ -
Gifts/Charity		\$ -
Emergency fund - Savings		\$ -
Other:		\$ -
Other:		\$ -
<b>Total Expenses:</b>	\$ -	\$ -
<b>TOTAL INCOME MINUS TOTAL EXPENSES:</b>	\$ -	\$ -