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Credit Readiness Checklist

A simple buyer-prep guide to help visitors organize the next few steps before preapproval.

This checklist is educational and organizational. It is not legal, tax, lending, credit-repair, or financial-planning advice. Use it to prepare smarter questions for licensed professionals.

Use this checklist before you apply

- Pull your credit reports from the official source and review them for incorrect personal information, account data, balances, and late-payment reporting.
- Make note of any unfamiliar accounts, duplicate items, or errors you may need to dispute directly with the credit bureau or furnisher.
- List every revolving account and estimate your current utilization so you can identify which balances may need to come down first.
- Check whether any payments are close to becoming late and set up reminders or autopay for at least the minimum due.
- Pause unnecessary applications for new credit while you prepare for mortgage conversations.
- Estimate your monthly debt-to-income picture, including credit cards, car notes, student loans, personal loans, and any other recurring debt.
- Separate your cash into three buckets: down payment, closing costs, and emergency reserves.
- Gather recent paystubs, W-2s or tax returns, bank statements, and a list of major assets or debts so you can speak with a lender more efficiently.
- Write down questions about loan options, rate structure, mortgage insurance, assistance programs, and targeted-area or tract-based opportunities if they may apply.
- Talk with a participating lender or HUD-approved housing counselor if you need personalized guidance beyond general education.

Quick notes

Top 3 items I need to address first

Questions I want to bring to a lender or counselor

Official resources to keep nearby: AnnualCreditReport for reports, CFPB for credit-report and credit-score education, Fannie Mae HomeView for a free certificate course, and HUD for housing counseling.