Final Readiness Check

Eight questions to answer before you make an offer.

Wherever you land on this list right now is exactly the right place to start. A “not yet” is not a failure — it is the next thing to work on, and knowing which one it is beats guessing.

1. Is my income stable, supportable, and already calculated — not estimated?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

2. Has my tax strategy been coordinated with my home-purchase goal, ahead of filing?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

3. Has my business structure and ownership stayed consistent, or was any change planned and documented in advance?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

4. Are my business and personal banking fully separated and traceable?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

5. Are there any recent unexplained large deposits I would need to explain today?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

6. Are my credit and debts stable, with any paydowns already behind me?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

7. Are my down payment, closing costs, and reserves already sourced and sitting in place?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

8. Is my documentation organized, current, and ready to hand over on short notice?
☐ Yes ☐ Not yet ☐ Not sure Next step ____________

THE BORING FILE STANDARD

The highest praise a file can get. Check the ones that are true today.

- ☐ Income known.
- ☐ Taxes coordinated.
- ☐ Credit stable.
- ☐ Assets traceable.
- ☐ Business unchanged.
- ☐ Documents ready.

> *Boring, to an underwriter, simply means every one of the Five Planning Rules held. The least exciting file in the pile is always the one that closes fastest.*

Prepared by ______________________ Date ____________