



Buyer's Green File Preparation Checklist

Your Key to a Smooth Loan Approval & Strong Offer Positioning Before you begin your home search, lenders will require detailed financial documentation. Having these ready in one organized folder — your “Green File” — puts you ahead of the competition and shows sellers you’re a serious, qualified buyer.

1. Income Verification

- Last two years of W-2 forms
- Most recent 30 days of pay stubs
- Federal tax returns for the past two years (including all schedules)
- Year-to-date profit and loss statement (if self-employed)
- Social Security, pension, or alimony income documentation (if applicable)

2. Asset Documentation

- Bank statements (checking and savings) — last two months
- Retirement accounts (401k, IRA, etc.) — most recent quarterly statement
- Investment accounts — stocks, bonds, mutual funds
- Proof of any large deposits (source of funds must be documented)

3. Debt & Liability Records

- Current statements for credit cards, auto loans, student loans, or personal loans
- Monthly payment breakdowns
- Copies of any outstanding judgments or liens (if applicable)

4. Property Information (if applicable)

- Copies of leases or mortgage statements for any investment or rental properties
- Current homeowners insurance policy
- Property tax statements

5. Identification & Legal

- Driver's license or government-issued ID
- Social Security card or number
- Proof of residency (utility bill or lease)
- Divorce decree or child support documentation (if applicable)

6. Additional Helpful Items

- Gift letter (if receiving funds from family)
- Explanation letters for credit inquiries or employment gaps
- Recent bank activity showing earnest money deposit (when applicable)
- Pre-qualification or pre-approval letter from your lender

Pro Tip

Keep your Green File digital and organized — create labeled folders for Income, Assets, Debt, ID, and Property on your computer or Google Drive. Share securely with your lender for a faster underwriting process.

Final Step

Once your Green File is complete, schedule a Buyer Consultation so I can walk you through the financing strategy, outline what to expect in today's market, and position you to make competitive, confident offers.

At the end of our consultation, I'll connect you directly with my trusted lender partner so you get a clear, accurate picture of your buying power and next steps. Let's set you up for success from day one.

The Risks of Not Preparing Your Green File or Speaking With a Lender Early

Skipping this step weakens your position from day one. Without your documents ready and a lender's review, you won't know your true buying power, you can't act quickly, and you look unprepared to sellers. That means missed opportunities, slower approvals, and weaker leverage in negotiations.

You also risk surprises—credit issues, debt ratios, employment gaps—that could have been fixed early but become deal-killers under pressure. In a competitive market, buyers who aren't prepared fall behind buyers who are.

Warmly,



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