

## Your One-on-One Counseling Appointment Checklist

To better serve you, please be able to provide the following documentation at your scheduled appointment.  
*ALL these items listed in this section are required.*

✓	Items Needed*	Supporting Documents
	Photo ID	Government Issued ID, Driver License or Passport
	Income Documents	Recent 1 month Pay Stubs – Pension – Alimony – Child Support – Social Security – SSI – Unemployment – Self-Employment Profit & Loss Statement
	Credit Report Fee	\$30 Individual Report \$60 Joint Reports
	Tax Returns & W2's (or 1099)	Tax Years 2020 and 2021
	Asset Verification <i>(if applicable)</i>	Stocks, bonds, real estate, life insurance policies
	Bank Statements	Last 60 days, checking and savings accounts – all pages
	Debt Verification	Loan statements, credit card statements, childcare, child support, etc.
	Bankruptcy Discharge Letter <i>(if applicable)</i>	Within the last 7 years
	Pre-Approval from Lender <i>(if applicable)</i>	

\*Additional documents may be requested by your counselor

**Please submit documents to one of the following:**

**Email:** [docs@ercchelp.org](mailto:docs@ercchelp.org)

**Office Drop-Off:** **Experts Resource Community Center, Inc.**  
 610 NW 183<sup>rd</sup> Street, Suite 202  
 Miami Gardens, FL 33169  
 Office hours: 9:00 am - 6:00 pm

**Experts Resource Community Center, Inc.**  
 610 NW 183 Street, Suite 202 Miami Gardens, FL 33169  
**PH:** 305-652-7616 \* **EMAIL:** [admin@ercchelp.org](mailto:admin@ercchelp.org) \* **WEB:** [www.ercchelp.org](http://www.ercchelp.org)

# Housing Professionals and Their Roles

<b>Professional</b>	<b>Role</b>
Homeownership Counselor	Provides education and support to buyers throughout the process to help prepare them for successful homeownership.
Real Estate Agent	Helps buyers find houses that fit their needs and budget.
Lender	Provides the home loan.
Housing Inspector	Checks the structure and mechanical parts of a property.
Appraiser	Determines the market value of a home based on condition and selling price of comparable homes recently sold in the area.
Attorney	Depending on the state, write the real estate contract, searches the title, conducts closings and settles disputes.
Escrow Officer	Ensures that all documents are completed properly and collects fees and gives them to the appropriate parties for the closing meeting, where ownership is transferred from seller to buyer.
Title Insurance Officer	Researches the history of a home's previous owners and provides a report of who owned a home.
Surveyor	Checks the measurements of a property and the land around it.
Insurance Agent	Provides homeowner's insurance policy to protect a home from casualty and liability.
Mortgage Insurer	Provides insurance to cover the lender's loss if a borrower can't make the mortgage payments.
Loan Servicer	Collects payments and manages late payments once the loan closes.
Secondary Market	Buys the loan from lenders to provide money for future lending activities.



## STEPS IN THE HOMEBUYING PROCESS

1. Attend homebuyer education class
2. Determine how much you can afford to spend
3. Get loan pre-approved
4. Decide what kind of house you need
5. Shop for a home
6. Make an offer
7. Inspect the home
8. Apply for a loan
9. Get insurance and additional inspections
10. Close the loan