FHA Employment Readiness Checklist

For First-Time Home Buyers

Your job does not have to be perfect.
But your work history needs to make sense on paper. Before you start house hunting, review your employment history with a mortgage professional so you know what may need documentation, explanation, or planning.

10 Employment Items to Review Before You Shop

1. Current Job Verification
Your employer must be able to verify that you work there and confirm your income.

Ask: Can my current employer verify my job and income?

2. Two-Year Work History
Be ready to show your recent employment history, even if you changed jobs.

Ask: Can I document my last two years of work, school, military service, or employment?

3. Same Employer History
Staying with one employer may make the paperwork easier, but it is not always required.

Ask: Does my work history make this simple, or do we need more paperwork?

4. Job Changes
Changing jobs can be okay, but too many changes may require more explanation.

Ask: Will my job change create extra underwriting questions?

5. Career Changes
A new line of work may need proof that the new job makes sense, such as training, education, or better income.

Ask: Can I show why this new job or career path is stable?

6. Employment Gaps
Gaps of 6 months or more may need explanation and documentation.

Ask: Do I have an employment gap that needs to be explained?

7. Temporary Leave
Maternity, medical, disability, or other leave may require return-to-work paperwork.

Ask: Do I have a clear return-to-work date and documentation?

8. Pay Structure Changes
Do not change from salary to commission, W-2 to 1099, or full-time to part-time without checking first.

Ask: Should I talk to my mortgage broker before changing jobs, hours, or pay type?

9. Employer Responsiveness
Your employer may need to respond before closing, so the right contact matters.

Ask: Who at my job can verify my employment quickly?

10. School or Military History
School, trade training, or military service may help explain your work history.

Ask: Can my school or military history help support my employment story?

Jennifer Hill | Mortgage Broker | NMLS 238593 | American Liberty Mortgage, Inc. | NMLS 1462
303.901.6042 | jennifer@almortgageinc.com | www.loanslaughsandspeakers.com
I do not just help you get a mortgage. I help you build the support system you need to become a confident homeowner.

FHA Employment Readiness Checklist

Use this before you start house hunting.

Buyer Checklist

- ■ Can my current employer verify my job and income?
- ■ Can I document my most recent two years of employment, school, military service, or work history?
- ■ Do I have recent pay stubs with year-to-date income?
- ■ Do I have W-2s or other income documents for the last two years?
- ■ Have I changed jobs recently?
- ■ Have I changed industries or lines of work?
- ■ Have I changed from W-2 to 1099, salary to commission, or full-time to part-time?
- ■ Do I have any employment gaps of 6 months or more?
- ■ Am I currently on temporary leave or planning leave?
- ■ Can my employer respond quickly to verification requests?
- ■ Do I have an offer letter or employment contract if I recently started a new job?
- ■ Do I need an explanation letter for job changes, gaps, or leave?

Helpful Documents to Gather

■ Recent pay stubs	■ W-2s
■ Employer contact information	■ Written Verification of Employment if needed
■ Offer letter if newly hired	■ Employment contract if applicable
■ School transcripts or training records	■ Military records if applicable
■ Explanation letter for job gaps if needed	■ Return-to-work documentation if on leave

Do Not Do These Before Talking to a Mortgage Broker

■ Quit your job	■ Reduce your hours
■ Change from W-2 to 1099	■ Move from salary to commission
■ Start a brand-new second job and assume it will count	■ Hide employment gaps
■ Ignore temporary leave paperwork	■ Wait until you are under contract to review employment

Ready to see if your employment is mortgage-ready?
Schedule your First-Time Buyer Employment Readiness Review before you start house hunting.

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