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## **BUYER 101: NECESSARY PAPERWORK** ***Tips to Get Your Documents Organized***

**ST. LOUIS, MO (February 14, 2011)** – Buying a home is one of the most exciting times. However, when it comes to the amount of paperwork that goes into searching for a property and securing a loan, it's no surprise that process can be daunting. But, don't get discouraged by your documents – from the initial listing documents, all the way to the closing contracts – keep all paperwork filed in an organized fashion to ensure a successful and manageable home purchase.

“Buying a new home creates quite a paper trail, which can be overwhelming for first-time and repeat buyers alike,” said Jim Dohr, president of Coldwell Banker Gundaker. “Enlisting the help of a Realtor, mortgage specialist, and other professionals can make it easier to navigate and organize documents that really matter.”

Consider the following pieces of paperwork advice:

- **Getting started.** Much of the paperwork you will need to gather is personal information from the recent past. You'll need tax returns or W2s from the past two years, a recent pay stub, asset statements, and employment history. Provide ample time to request documents from the source and check them for accuracy.
- **Streamline and simplify.** Even before you start pounding the pavement, you will accumulate listing sheets, snapshots, and contact details, among other information on prospective new homes. Start a house hunting file that separates the material into easier-to-sample sections, such as “Need to Visit,” “Potential,” and “No.”
- **File it away.** The process of filing for a loan brings a great deal of paperwork, from tax information to estimates to sundry mortgage documents. It is essential to make copies of everything while staying organized. Find a safe, yet accessible, place to store all the information over the short and long term.

Coldwell Banker Gundaker, the leading residential real estate brokerage company in St. Louis, operates 23 offices with nearly 2,000 sales associates serving metropolitan St. Louis and east-central Missouri. Coldwell Banker Gundaker is part of NRT LLC, the nation's largest residential real estate brokerage company. NRT, a subsidiary of Realogy Corporation, operates Realogy's company-owned real estate brokerage offices. For more information, please visit [www.cb Gundaker.com](http://www.cb Gundaker.com).

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