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The 60-Day Mortgage Checklist

Чек-лист 60 дней · Чек-лист 60 днів

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If any part of your down payment comes from family overseas, lenders typically require the money to sit (“season”) in your US bank account for at least 60 days before you apply — with a full paper trail. Follow this checklist and there will be no surprises at underwriting.

DAY 0 — Before the transfer

День 0 — до перевода · до переказу

- [ ] Ask the sender for a signed gift letter: name, relationship, amount, and “no repayment expected.”
- [ ] Get a copy of the sender's bank statement showing the source of the funds.
- [ ] Plan one single bank-to-bank wire — avoid multiple small transfers, cash, or third-party apps.

DAYS 1–60 — While the money seasons

Дни 1–60 · Дні 1–60

- [ ] Keep the funds in one US account — don't move money between accounts.
- [ ] Save the wire receipt and the bank statement showing the deposit.
- [ ] Avoid other large or unexplained deposits during this period.
- [ ] Keep paying rent and every bill on time — each payment strengthens your file.
- [ ] Don't open new credit cards or finance a car right now.

DAY 60+ — You're ready to apply

День 60+ · готовы! · готові!

- [ ] Gather: 2 years of tax returns, recent pay stubs / 1099s, 2 months of bank statements, photo ID.
- [ ] Book your free 30-minute Readiness Review — we'll confirm nothing is missing.
- [ ] Get introduced to licensed loan officers at Millennium Mortgage Services.

! Every dollar needs a story.

If a lender can't trace where money came from, it may not count toward your down payment.

Free 30-Minute Readiness Review — Записаться · Записатися

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