The 90-Day Utah Mortgage Readiness Checklist

A month-by-month plan to get credit, cash, and documents mortgage-ready before you write an offer in Utah.

Most Utah buyers do not need a year to get ready — they need ninety focused days. This checklist breaks preparation into three 30-day blocks so credit changes have time to report, reserves have time to season, and your documentation is complete before an underwriter ever sees it.

How to use this worksheet

- [ ] Print it, or fill it in on screen.
- [ ] Work one 30-day block at a time — do not skip ahead.
- [ ] Check the box only when the item is fully done.
- [ ] Bring the completed checklist to your lender consultation.

Item	Fill in
Your name	
Date started	
Target date	
Utah city / county	

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Days 1–30 · Credit and baseline

Credit changes usually take 30–45 days to report. Starting here is what makes the other 60 days work.

- [ ] Pull all three credit reports (annualcreditreport.com) and read every line.
- [ ] Dispute inaccurate late payments, duplicate collections, or accounts that are not yours.
- [ ] Write down each revolving balance and its credit limit.
- [ ] Pay revolving balances toward 30% or less of the limit — do not close the cards.
- [ ] Stop applying for new credit: no cars, no furniture, no store cards, no buy-now-pay-later.
- [ ] Ask your lender for a soft credit review and a target middle score for your loan program.
- [ ] List every monthly debt payment that appears on your credit report.
- [ ] Confirm whether student loans are in repayment, deferment, or an income-driven plan.

Days 1–30 · Cash and income

Item	Your number
Gross monthly household income (before taxes)	
Total monthly debt payments from your credit report	
Current savings available for down payment	
Current savings available for closing costs	
Reserve savings you will NOT spend (months of payment)	
Expected gift funds, if any	
Target monthly housing payment you are comfortable with	

Days 31–60 · Documents and program fit

- [ ] Gather 30 days of most recent pay stubs.
- [ ] Gather two years of W-2s (and 1099s if applicable).
- [ ] Gather two years of federal tax returns, all pages and schedules.
- [ ] Gather two months of complete bank statements for every account, all pages.
- [ ] Self-employed: add a year-to-date profit-and-loss statement and business returns.
- [ ] Document any large or non-payroll deposit with a paper trail.

☐	Confirm your legal name, Social Security number, and two-year address history.
☐	Compare loan programs with your lender: FHA, VA, USDA, Conventional, Utah Housing.
☐	Ask what down payment assistance you may qualify for in your Utah county.
☐	Request a written pre-approval, not just a pre-qualification.
☐	Review a Loan Estimate line by line and ask about every fee you do not recognize.

Days 31–60 · Payment reality check

Practice paying the difference into savings for 60 days. If it hurts, adjust your price range now, not after closing.

Item	Your number
Estimated principal and interest	
Estimated Utah property taxes (monthly)	
Estimated homeowners insurance (monthly)	
Mortgage insurance or VA funding fee, if any	
HOA dues, if any	
TOTAL estimated monthly payment (PITI + HOA)	
Difference vs. your current rent	

Days 61–90 · Offer readiness

☐	Keep employment stable — do not change jobs or pay structure without lender review.
☐	Keep all deposits and balances consistent; no unexplained transfers between accounts.
☐	Confirm earnest money is liquid and documented.
☐	Interview and select a Utah REALTOR® and align on your search criteria.
☐	Get pre-approval refreshed with current documents so it is offer-ready.
☐	Set up your home search alerts and tour the neighborhoods on your list.
☐	Choose your inspector and confirm typical Utah inspection timelines.
☐	Read the Utah Real Estate Purchase Contract deadlines with your agent before you write.
☐	Confirm your lock strategy and what happens if rates move.
☐	Schedule your final lender review 7 days before you plan to write an offer.

Notes and questions for your lender

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Important disclosures

Educational only. Not legal, tax, or personalized financial advice, and not a commitment to lend. Program guidelines, rates, fees, and tax rules change — verify current details with a licensed Utah mortgage professional and, for legal or tax questions, a Utah-licensed attorney or CPA. Equal Housing Opportunity.