

## Helpful tips about the home financing process.

This handy guide makes it easy to get started.

As your local Mortgage Advisor, I'm here to assist you through the financing process. Now that you are pre-approved, you can start gathering documents that you may need to complete your loan application.

Here are three tips that apply to all of the documents we request:

- The documents must be legible
- Unless otherwise instructed, provide all pages of each document, even if some pages are blank
- Provide photocopies—not original documents—unless otherwise noted

Following these simple instructions will save you time—and help us to approve and close your loan as quickly as possible.

Below I have checked off the items that you should begin to gather, based on the information you have provided. Once you find a home, some additional documents may be required.

### Pay stubs

- Pay stubs from **all employers** listed on your mortgage application are required from **all borrowers** on the loan who are not self-employed.
- Include your most recent pay stub(s) showing the last 30 days and year-to-date earnings.
- The income amount and type (salary, overtime, commission, bonus, etc.) on your pay stub should match the monthly income and type of income listed on your application.

### W-2s

- Provide two years of W-2s for each borrower and from **all employers** listed on your application.

### Federal Income Tax returns

- Tax returns should be **signed and dated** with all schedules included.
- Provide tax returns only for the number of years requested.

### Asset information (bank statements, 401K, investment accounts, etc.)

- Provide all pages, even if some are blank.
- If you are providing online bank statements, make sure they show **your name** as the account holder and detail **all transactions**; not just a summary. The printout must come from a **secure Web site** which is identified by the "s" in "https" (<https://www.yourbankname.com>).

We may also request the following:

- Landlord reference letter
- Rental property leases
- VA documents
- Divorce decree/alimony/child support
- Gift letter and bank statement showing donor's source of funds, and your bank statement showing that the funds were deposited into your bank account.
- Other \_\_\_\_\_

Call me if you have any questions. I want to make sure you enjoy a smooth and easy mortgage experience.



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