

Bring these to your mortgage application
Call me with any questions. Nanci Lorei 881-0580

- Fully executed purchase agreement, including all addenda
- Application fee for appraisal and credit report
- Most recent 30-day pay stub(s) showing year-to-date earnings
- Past two (2) month's statements for savings, checking and investment accounts
- Prior two (2) year's W-2 forms (if self-employed, 1099, K-1's, year-to-date profit and loss statement, and corporate tax returns)
- Photo I.D.
- 36 month employment history with names, addresses and phone numbers
- 36 month residence history, with verification information

Additional Information that may be required:

- Documentation of all outstanding loans, lines of credit, credit cards or any other outstanding debts
- Prior two (2) year's tax returns
 - If you have income needed to qualify for your loan from rental or interest income, commission income or self employment income
- Documentation of other income sources that you would like considered in repayment of your loan
- A gift letter from the person giving you a gift of money to assist you in the purchase of your new home
- Letters of explanation for credit problems you are aware of or employment gaps
- Copies of rental/lease agreements that generate income
- Divorce decree
- Proof of payment or receipt of child supports or other awards
- DD214 and Certificate of Eligibility for VA loans

Nanci Lorei
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Please Read:

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