



THERE'S A LOT AT STAKE, BUT TEAMWORK WINS THE RACE!

We're a team in this mortgage process, and in order for us to meet all the deadlines we need your help now!

It is more **critical** than ever that you pull together all requested documentation and return to your lender as soon as possible. The lender needs to move your loan through a series of steps, but can't do so if your file is incomplete. **Expect delays** if you can't get the majority of items requested to the lender during the first week of processing.

Please be aware that paperwork requirements are not always logical, so don't take any of the documentation requests personally. Your best bet is to provide whatever is requested as soon as possible. **Start now!** Gather these documents ahead of time to give your team the edge it needs to win the race!



When your application is in and the contract is signed, **the clock has begun!**

Make sure you have all of these documents together to **quickly** hand over to your loan officer:*

- Purchase & Sale Agreement for home with any amendments
- Copy of driver's license & social security card
- W-2's & Federal tax returns for previous 2 years (**all pages**) AND your signatures on page 2 of the 1040s
- Bank, investment, & retirement statements for all accounts (most recent 2 months of statements, **all pages**)
- Pay stubs showing most recent 30 days of earnings
- Child Support / Divorce Decree / Separation Agreements (if applicable)
- Current mortgage statement if refinancing

IMPORTANT! All pages of each document are needed (even if blank), copies must be **legible**, and **images via phone are not acceptable**. PDF format is preferred. Submitted Pre-qualification documentation may need to be updated and resubmitted

*Other documentation may be required.

We are here to help. Contact us if you have any questions!

Contact me today!

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