



Here is what I need to get your options pulled together for our review:

- Current pay stubs showing year to date pay (past 30 days please)
- 2012 & 2013 W-2's as well as 2012 & 2013 Federal tax returns with all schedules
- Most recent checking, savings, investment and retirement account statements (all pages please)
- Your home owner's insurance agent's name, number & email (I can provide a great referral if you like)
- What is your ideal monthly payment?
- What is your current monthly rent / house payment?
- How much "cash out of pocket" are you wanting to spend on this new home purchase?
- Price and address of a sample property of interest (I will send a reliable mortgage calculator for you to use in your house hunt!) & what Realtor are you currently working with on your house hunt?
- Home/work/cell numbers
- Copy of photo ID
- Most recently monthly mortgage statement(s) for any current properties owned
- Have you seen your credit scores recently? Do you have any bankruptcies, foreclosures or other negative items showing on your credit profile?

Other documents needed if they apply to you:

- Divorce decree and/or bankruptcy papers (if applicable)
- VA DD214 and VA disability verification (if applicable)
- Social Security award letter (if applicable)
- Disability award letter (if applicable)
- If you are not a US Citizen, provide your copy of your EAD card and/or copy of your work visa

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