

Did You
KNOW



Prudential
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HomeServicesLending^{LLC}

Items Your Home Mortgage Consultant May Request to Process Your Loan

Pay Stubs

- Most recent pay stub for each applicant

Tax Information

- W2's for the past 2 years for salaried and hourly income
- Complete Federal tax returns for the past 2 years (Including W2s, 1099s and all schedules) for commissioned, bonus or 1099 income
- Self employed: the above plus corporate or partnership returns including K-1s for the past 2 years and a year-to-date profit and loss statement

Assets

- Your most recent two statements (at minimum) for all accounts (all pages). If you do not have these, you will need to contact your bank(s) and ask for a printout with a signature, title and date from the person completing the printouts for you
- If you receive quarterly statements, please provide the most recent. If there are any large (other than payroll) deposits on any of your statements, please bring documentation on the source of funds for the deposits

Divorce

- All pages of your final, recorded divorce decree

VA Loans

- DD214 (discharge papers)
- Original certificate of eligibility (green form)
- Name and address of daycare provider (for all children under the age of 12)

Child Support

- If you would like to use child support payments for qualifying, we will need your divorce decree or the court order indicating amount of support you are to receive (proof of receipt is required)

Bankruptcy

- Petition
- Schedule of liabilities
- Discharge papers
- Letter of explanation

What To Do After You Have a Signed Purchase Agreement

- Call your Home Mortgage Consultant about locking in an interest rate, signing a lock-in agreement and obtaining a new "Good Faith Estimate"
- Contact an insurance agent and arrange to have your homeowners insurance binder prepared. Pay insurance agent for your 1-year premium

HomeInfoSanDiego.com

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