



The easiest home loan process this side of heaven.
Application to closing in just three easy steps!

Dream Home Dream Loan

Information about the home

- Signed copy of purchase agreement
- Copy of cancelled earnest money check
- Blueprints *for new construction*
- Abstract, title insurance or legal description *from the seller*
- Copy of homeowners insurance policy *if you're refinancing, or an insurance binder if this is a new purchase*
- Copy of most recent mortgage statement *if you're refinancing*
- Approximate year house was built _____
- Multiple listing information sheet *if you have one*

Information about you

- Enclosed completed application
- Copy of driver's license
- Two years of federal tax returns *including W/2s*
- Copies of 30 days worth of pay stubs
- Last two months of checking and savings bank statements
- Most recent copies of 401(k), pension or other investment account statements



Special circumstances only

- Copy of divorce decree *if you pay child support or alimony or if you're relying on alimony or child support to pay the loan*
- If you are self-employed: *three years of personal federal tax returns including W/2s, three years of business tax returns, current business profit and loss statement and current business balance sheet*
- If you have gone through bankruptcy: *explanation of the reason, along with bankruptcy schedule and discharge*

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