

BEFORE YOU APPLY FOR A LOAN: START COLLECTING

The following information/documentation may be required to process your **HOME LOAN APPLICATION**. Here's a handy checklist to help you start collecting these important items:

YOUR RESIDENCE HISTORY

- Previous addresses for the last 2 years and how long you lived at each location
- If you currently rent, your landlord's name, address and telephone number to verify the most recent 12 month rental history

YOUR EMPLOYMENT HISTORY

- Names and addresses for all employers in the last 2 years
- Dates of employment for each employer
- Letter explaining any gaps in your employment in the last 2 years
- Pay stubs for the last 30 days
- Most recent 2 years W2s
- Most recent 2 years 1040s
- Year-to-date profit and loss statement and current balance sheet (if self employed)
- Award letter and copy of most recent check for retirement, Social Security, or disability income

SAVINGS, CHECKING, & INVESTMENT ACCOUNTS

- Checking / Savings Accounts:
2 most recent monthly statements
- Stocks / Mutual Funds:
2 most recent monthly statements
- 401K / Retirement Accounts:
Most recent quarterly statements

MISCELLANEOUS

(if applicable)

- Complete Bankruptcy papers, including discharge
- Complete Divorce papers
- Driver's License

ADDITIONAL INFORMATION

(if Refinancing)

- Copy of most recent property tax bill
- Copy of most recent homeowner's insurance bill
- Copy of most recent mortgage statement or coupon book

HAVE ANY QUESTIONS? CONTACT US TODAY!



OCEAN MOONFLOWER

Loan Officer NMLS# 2341392
Email: ocean@philanya.com
Cell: 813.777.8512
<http://www.OceanMoonflower.com>



This offer is made by PHILANYA, INC. NMLS #2130262. PHILANYA, INC. is not an agency of the Federal Government. Offer is not a credit decision or a commitment to lend. Programs, fees, and interest rates are subject to change without notice.