

LENDER INFORMATION

Paperwork you may need when you are ready to put in your application. Most lenders will provide you with a list of what they require, however most ask for similar information. It is good to gather this information ahead of time so you are ready when the time comes to apply for your loan.

- W-2's and/or 1099's for the past two years
- 30 days worth of pay stubs
- Home address for last two years
- Personal tax returns, all the pages, for the last two years
- Name, address, contact number and dates of employment in the last 2 years
- Last two months statements, all pages even if blank (checking, savings, stocks, etc.)
- Loan information on all real estate owned if any
- Payment for credit report and appraisal once under contract

QUESTIONS TO ASK LENDER:

How long does it take to get a pre approval letter?

How much money do I need for closing?

Are there any upfront fees?

What is my approximate monthly payment?

How will seller closing help affect my purchase?

Is there a limit to how much closing help I can ask for?

Are you available on weekends and evenings to talk or meet?

If I settle _____, when is my 1st Mortgage Payment due?

How long does it take to close a loan from contract acceptance?

When do we sit down to go over information?

Can I get an estimate before I put in an offer to review fees?

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