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[www.GatewayMortgageSML.com](http://www.GatewayMortgageSML.com)

## *Be prepared for your loan application*

Purchasing a home can be made less stressful if you are prepared. When making a loan application, supplying your mortgage planner with documentation at the initial interview will make a big difference. It helps us let you know if there will be additional information required to explain job history, asset deposits, credit concerns, etc. It will also assist in making sure the right loan programs are being considered to better meet your needs. Here is a basic list of what you should bring to your interview.

1. Copy of borrowers' social security cards and driver's licenses.
2. Appraisal fee of \$400.00 (You will see the credit for this charge on your settlement statement)
3. Copy of most recent 2 years of W-2s or full tax returns if self employed for each borrower.
4. Paystubs for each borrower to cover a full 30-day time period. (For jobs of less than 1 month, provide employment letter to confirm your rate of pay and start date)
5. Copies of your last 2 months bank statements, please include all pages of the statements. (If any of the pages are missing the underwriters may delay your loan approval)
6. If there are any possible credit issues, copies of all documents related to them for example, bankruptcies, judgments, and collections.
7. If you have income from sources other than employment, please provide proof of receipt and continuance.
8. If receiving or paying child support, please provide court documents to confirm amount.
9. Copy of fully executed sales contract if already written.
10. Homeowners insurance agent's name and phone number.
11. Name and phone number of attorney to handle closing (ask if you need suggestions).
12. VA Financing – Copy DD214

If you don't have all your documentation upfront, bring what you have but please realize that additional information may be required to get your full loan approval. We look forward to assisting you with your financing.

Because at Gateway Mortgage, it's all about you!