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John Moffatt – Mortgage Broker

My goal is to make the experience of obtaining your real estate mortgage as pleasant as possible. You can help expedite processing and underwriting by providing the items listed below for our first appointment on: _____

Only the items that pertain to your situation are needed.

ALL BORROWERS

- Two (2) most recent months bank statements
- Asset account statements (e.g. 401K, stocks, bonds, mutual funds) anything that verifies assets.
- Names and addresses of mortgage companies and/or landlords for last 24 months
- Any written Purchase Agreements (purchases only)
- Signed RESPA

SALARIED BORROWERS

- Two (2) most recent pay stubs
- Last two (2) years W2's or tax returns

SELF-EMPLOYED BORROWERS

- Three (3) months bank statements for all accounts (business, personal, corporate)
- Two (2) years income tax returns with all schedules (personal and business)
- Year-to-date profit and loss statement for present year

IF THESE APPLY

- Divorce Decree
- Child support – documentation to support payment or receipt
- Copy of paperwork from bankruptcies
- If receiving rental income – copies of all rental agreements
- If receiving retirement or social security income – copies of most recent award letters

DO NOT HESITATE to call and ask questions! Please keep me informed of any changes.

In order to facilitate a hassle free loan closing, please do not do any of the following:

1. **DO NOT** quit your job before the loan closes (or for three (3) days after it closes)
2. **DO NOT** apply for any credit
3. **DO NOT** purchase any new items on credit
4. **DO NOT** charge up existing account balances
5. **DO NOT** co-sign for anyone before closing
6. **DO NOT** withdraw funds from your bank
7. **DO NOT** list your home for sale
8. **DO NOT** give your landlord notice
9. **DO NOT** skip any payments