



## Getting started

1. Complete our online application (or print and complete the application – whichever you prefer)  
The online application takes about 20 minutes to complete, and once you've finished, we'll begin to review and process it immediately.
2. A Mortgage Consultant will contact you to introduce themselves and to answer any questions you may have.

Every home loan is completely different! Our mortgage consultant will let you know what the next step will be for your specific situation. Whether you're wanting to see about pre-qualifying, rate shopping, or just ready to take the plunge for your dream home, we'll be there for you every step of the way.

## Mortgage Application Preparation

Below is a list of items you can gather to help prepare for a smoother mortgage process.

### Your Income:

- Your most recent one month's pay stub(s)
- Your most recent 2 years' tax returns with supporting schedules and W2s  
NOTE: If you own a business, or are self-employed, we'll need 2 years of personal tax returns as well as any business returns you filed for your company (e.g., 1120, 1120S, Schedule K-1/1065)

### Your Assets:

- Your most recent three months bank and investment statements

### Your Home Information:

- Your home purchase contract signed by you and the seller, or
- For a refinance on your current home, your property tax/tax assessment from the county

NOTE: Some home loan products will require a deposit towards an appraisal