

Documents needed at your application or to pre approved

Needed for EVERYONE that will be on the Contract of sale (Must be on loan)

- Full names, addresses and account numbers of all creditors & social security number date of birth & marital status
- Copy of credit 3 repository (Trans Union , Equifax & TRW) Most recent 60 days
- Most recent pay stubs (Last 3) or covering last 30 days
- W2's for the last past two years (Sonyma last three years) or complete tax returns if self employed (last 3 years)
- Last 2 month's bank statements of all checking, savings and assets accounts (3 months for CHB loans).
- If applicants owns other property (Statement or mortgage coupon book, how much is owed on mortgage & Mortgage bank information & what kind of loan Currently have, how many property you own & description (1, 2 family, condo?)

To process loan & for Application 1003 & to lock in rate

- Complete copy of the FULLY signed Purchase Contract Agreement
- Copy of front & back of Down Payment Check
- Copy of bank statement of source or receipt of the down payment check
- Appraisal fees (Varies on bank & loan)
- Certificate of Eligibility (For VA only)
- Lock in fee (Varies from bank & loan type) 90, 100 days? (Sonyma 1% @ 1003)
- RESPA Good Faith Estimate, Truth in Lending, Authorization form, and other forms has to be signed & send back to mortgage bank

To process grant & for Application & to Reserve the funds (Base on funds availability)

- Appointments to see Non Profit Housing Consultant
- Fast Track class (You must bring \$ 100.00) Varies from Non Profit? for class & register)
- Written commitment received from you Mortgage Bank – Non profit must get a copy of your commitment & all your document from your banker -Tax return, credit etc
- Schedule Non profit approved inspector ASAP
- Receive written commitment from NHS regarding Grant has been approved you must sign it IMMEDIATELY and send it back to Non profit
- 100 days from the date that you have received & signed the Non Profit commitment and NHS received you can close!

*Please note the faster we receive the above documents the faster we can process & close on the loan. **Please do not charge or buy any large ticket item after signing contract!** Your credit & other document will be verified by the banks again 72 hours prior to closing! Your Lock in is*

***NOT** automatic – You can only lock in once you have a fully signed contract!! If your rate is NOT locked in – it's floating depending on the market rate!*