



# Lender Documentation

Mortgage lenders will require proof of your finances. It's not that they don't believe you, they just need to prove it. It's important to be well prepared when searching for a new home. Take a few moments to gather this documentation so when the lender requests it, you'll be prepared.

### Income Information

- 30 days' pay stubs with year-to-date information for all jobs and for each borrower
- Written explanation if employed less than 2 years or gap in employment in the last 2 years
- W-2 for the past 2 years for salaried and hourly income
- Complete Federal tax returns for the past 2 years (including W-2, 1099s & all schedules) for commissioned, bonus or 1099 income
- Self-employed: the above plus corporate or partnership returns including K-1s for the past 2 years & a year-to-date profit & loss statement

### Credit Information

- Most recent 2 months asset statements listed on the application, all pages (Example: checking account(s), savings account(s), CD(s), money market account(s), IRA, 401K, etc...)
- Documentation for any large deposits outside payroll or gift fund deposits shown on asset statements
- If you have any obligations due to legal action (ie: child support, lawsuit, judgement, bring in any judicial decree)
- If applicable, complete bankruptcy papers including discharge papers. Also provide documentation supporting circumstances leading up to the bankruptcy, if able.

### Other Information

- Copy of Driver's License
- Copy of Social Security Cards
- Homeowners Insurance Information
- DD214 (discharge papers)
- Original certificate of eligibility (green form)
- All pages of your final, recorded divorce decree, if needed

### What to do after you have a signed purchase agreement

- Call your mortgage loan officer about loan pricing, signing a lock-in agreement & obtaining a loan estimate
- Contact an insurance agent & arrange to have your homeowners insurance binder prepared. First year insurance premium can be paid @ closing.

## Lender Referrals – Who should I call?

<b>Guild Mortgage</b>	<b>Centris FCU</b>	<b>Guaranteed Mortgage</b>
Alana Hallaert   Nikki Adolf	PK Kopun	Misty Hemphil - Wilson
w. 402.315.4548   c. 402.618.6454	w. 402.697.6763	c. 402.708.0976
<a href="mailto:ahallaert@guildmortgage.net">ahallaert@guildmortgage.net</a>	<a href="mailto:pkopun@centrisfcu.org">pkopun@centrisfcu.org</a>	<a href="mailto:misty.hemphilwilson@rate.com">misty.hemphilwilson@rate.com</a>
<b>Regent Financials</b>	<b>Veridian</b>	<b>First National Bank</b>
Luke Turner	Lauren Nissen	Brad Dombrosky
w. 402.957.5262	w. 402.609.5928   c. 319.310.8700	w. 402.602.5362   c. 402.512.0041
<a href="mailto:lturner@regentfinancial.com">lturner@regentfinancial.com</a>	<a href="mailto:laurenEN@VeridianCU.org">laurenEN@VeridianCU.org</a>	<a href="mailto:bdombrosky@fnni.com">bdombrosky@fnni.com</a>