



Our qualification process takes 24 to 48 hours and can be completed over the phone, on the internet, through the mail or in person. Appointments can be made 7 days a week until 9 p.m.

The following items are generally needed for loan qualification. For more information please call me directly at 703-328-6492 or visit my web site at [www.HomeMortgageExperts.net](http://www.HomeMortgageExperts.net).

- ✚ A completed loan application. Either over the internet, mail or on the phone.
- ✚ A copy of last 2 years W-2's.
- ✚ A copy of your last settlement or HUD-1 statement from the original purchase or last refinance. A copy of the "Note" from the attorney package as well.
- ✚ A copy of your driver's license and social security card.
- ✚ Contact information for home owners insurance. You normally can get a good deal from the same company who does your car insurance. If you do not escrow for taxes and insurance we will need a copy of your recent property tax bill along with a copy of your last insurance premium bill.
- ✚ 30 day pay stubs with YTD salary information. One if paid monthly, two if paid bi-weekly and four if paid weekly. If employment is recent, a copy of an offer letter will be needed.
- ✚ A copy of last 60 day bank statements for all asset accounts to include, checking, savings, 401K etc. Need all pages front and back of statement. If statements come on a quarterly basis for money market or retirement accounts the most recent quarter will be acceptable.
- ✚ If self employed; we will generally need a CPA letter verifying 2 years of self employment or a copy of your last 2 years business licenses. Also to determine income we will need a copy of personal and business tax returns for the most recent 2 years.
- ✚ If rental properties are owned we will also need copies of tax returns with schedule E to verify income and a copy of current leases.

I look forward to working with you !!

**Paula White**  
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