



PROFILE

Having been in the mortgage industry for over 25 years, I have been able to assist many past clients with solutions regarding their financing needs. I am constantly identifying ways to help others fulfill their dreams of home ownership. It costs nothing to call and speak with me about your scenario and how I can help you. If there is a solution, I will find it for you.

CONTACT

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THE MORTGAGE SOLVER

Home Buying Checklist

DOCUMENTS NEEDED

1. **ONE MONTH'S WORTH OF PAY STUBS (IF PAID BI-WEEKLY TWO WILL DO) FOR EACH BORROWER**
2. **TWO YEARS OF W2'S FOR EACH BORROWER**
3. **TWO YEARS OF TAX RETURNS FOR EACH BORROWER**
4. **COPY OF YOUR DRIVER'S LICENSE FOR EACH BORROWER**
5. **Two months of financial statements for the account that you are going to use for down payment and reserves***
**(reserves are used for emergencies)*

THE PROCESS ONCE YOU ARE PRE-APPROVED

1. **FIND A REAL ESTATE AGENT:** A KNOWLEDGEABLE AGENT CAN GUIDE YOU THROUGH THE PROCESS, HELP YOU FIND SUITABLE PROPERTIES, AND NEGOTIATE ON YOUR BEHALF.
2. **HOUSE HUNTING:** START VISITING HOMES! KEEP NOTES ON WHAT YOU LIKE AND DISLIKE ABOUT EACH PROPERTY.
3. **MAKING AN OFFER:** WHEN YOU FIND THE RIGHT HOME, WORK WITH YOUR AGENT TO MAKE AN OFFER. THIS INVOLVES DRAFTING A PURCHASE AGREEMENT AND NEGOTIATING TERMS.
4. **HOME INSPECTION AND APPRAISAL:** AFTER YOUR OFFER IS ACCEPTED, SCHEDULE A HOME INSPECTION. THE INSPECTOR WILL ASSESS THE PROPERTY'S CONDITION.
5. **FINAL MORTGAGE APPROVAL:** ONCE THE INSPECTION AND APPRAISAL ARE COMPLETE, YOUR LENDER WILL FINALIZE YOUR MORTGAGE APPROVAL.
6. **CLOSING PROCESS:** PREPARE FOR CLOSING BY REVIEWING ALL DOCUMENTS WITH YOUR LOAN OFFICER INCLUDING THE CLOSING DISCLOSURE (SOMETIMES REFERRED TO AS THE "FEE SHEET". BRING THE NECESSARY FUNDS (DOWN PAYMENT AND SIGN THE PAPERWORK.
7. **CELEBRATE YOUR NEW HOME!** 🎉