It was great talking with you!

Here is the link to my online application: [www.JetDirectMortgage.com/MichaelA](http://www.JetDirectMortgage.com/MichaelA)

You can complete it on your phone, tablet or a computer. It is going to ask you to make an account and download a smartphone app… save that log in information. You will need to go back there a few times during the process to electronically sign some documents and upload documents needed during your loan.

Now comes the “fun” part!

There are some documents we need to collect to move forward… the list is below.  We will keep these documents updated throughout the loan process until you have a property under contract and your file hits underwriting.  Sometimes the UW will ask for more stuff… don’t freak out, it’s perfectly normal.  In reality, the mortgage process isn’t much fun, but we will do our best to make it painless.

So, if you have any concerns or problems with the list of documents I am requesting, please let me know!  Keep me posted if you need anything.  At this phase of the process, you can expect to hear from me once a week unless we find a property and things need to be accelerated.

Once you have gathered these documents, please upload them in your online application or forward them to me by scan as a pdf.

During the process, expect to hear from Zheylett Abreu. She is our Branch Closing Coordinator and will be working with me to organize your documents and prepare your file for the underwriter. Once your loan is submitted, Our Processor, Dahiana will be reaching out as needed to clear underwriting conditions and help with getting your loan approved!

If you should have any questions, please contact me by email or text

Documentation needed:

• Paystubs – the most recent 30 days of paystubs

• Copy of the last 2 years of tax returns – 2021 & 2020 – all pages

• Copy of the last 2 years of W-2’s and/or 1099’s – 2021 & 2020

• Copy of your driver license and/or residence card

• Copy of Social Security Card

• Copy of the last 2 bank statements, all pages & every account

• Copy of the most recent quarterly brokerage / retirement accounts

• Copy of the most recent mortgage statements for all open mortgages, if applicable

• Additional documents may be needed

We appreciate the opportunity to help you with your financing needs.

Thank you!