

In order to ensure a smooth, enjoyable lending experience, please fax the following documentation BEFORE you look for a property. Please fax everything at one time with this document as the cover page to 1-888-822-4060.

Thank you.

___ ADDRESS and RENT AMOUNT. Phone number and rent amount might be required, if applicable. Please provide. (In some cases, the underwriter might require 12 months of cancelled checks if you are renting from a private landlord.) Please provide a short explanation if you have mail delivered to a different address.

___ IDENTIFICATION. Clear copy of driver identification.

___ INCOME. Pay stubs for 1 month and PHONE NUMBER of employer for verification. (Be sure to provide RECENT, CONSECUTIVE pay stubs.)

___ INCOME. Social security award letters, monthly pension documentation, child support printouts for one year with court documentation, or other income paperwork.

___ TAX DOCUMENTS. Signed tax returns and W2s for 3 years. Please include any 1099s, if applicable.

___ ASSETS. Bank statements for 2 months. Please provide a short explanation for any large deposits that are not from your employer. The deposits will require documentation and explanations. If you are getting a gift, please make sure the gift is well documented; we will need to prove a relative gave you the gift in the form of a check, and we will need to prove the relative had the funds at the time of the gift.

___ ASSETS, if applicable. Quarterly stock statement, 401k statement, money market, etc. (You will need documentation that shows you are able to withdraw money from your stock, money market, etc.)

___ LEGAL DOCUMENTATION, if applicable. Complete bankruptcy paperwork and discharge letter, divorce decree/separation agreement, and/or child support order. Please provide a SHORT, WRITTEN explanation for a bankruptcy.

___ PUBLIC RECORD SATISFACTION EVIDENCE, if applicable. ___ HOMEOWNERSHIP CERTIFICATE, if applicable.

___ CURRENT/PREVIOUS HOME, if applicable. We will need the HUD from the sale of your previous home if the money is being used for the down payment on your loan. If you have a home currently and are buying another property, we will need to show the TOTAL cost of the existing home (taxes, insurance, principal, and interest payment). *Please note that additional information and documents may be needed throughout the loan process.

Congratulations. I look forward to making your homeownership dream a reality.

Johnathan Barber, Senior Mortgage Officer 513-518-6318

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