24/7 REALTORS

YOUR HOME STARTS HERE.

HOMEBUYER CONSULTATION & PREQUALIFICATION PACKET

Prepare, compare loan options, explore down payment assistance, and plan your purchase with confidence.

PRIVATE, PERSONAL CONSULTATION

Approximately 1 to 2 hours

BOOK ONLINE

24SevenRealtors.com
Or text to request a time.

JAIME (JAMES) SANCHEZ

(702) 418-8783 | NV LIC. S.170607

United Realty Group | 24/7 Realtors



OUR FEATURED FIRST-TIME HOMEBUYER OPTION

Community Homebuyer Program

Eligible buyers may save thousands upfront and potentially hundreds monthly versus some higher-rate, mortgage-insured loans. We review your actual options together.

PROGRAM INTEREST RATE | EFFECTIVE OCTOBER 8, 2026

5.375%

30-YEAR FIXED CONVENTIONAL

Rate/APR subject to lender confirmation; not locked.

NO MONTHLY

MORTGAGE INSURANCE

NO PRIVATE MI

LESS CASH UPFRONT. MORE BUYING OPPORTUNITY.

1%

BUYER CONTRIBUTION

Minimum from buyer's own funds.

2%

FORGIVABLE GRANT

Of purchase price, subject to program terms.

$0

MONTHLY PRIVATE MI

No lender or appraisal fees under program terms.

EXAMPLE: BUYING A $400,000 HOME

$4,000

YOUR 1% CONTRIBUTION

$8,000

2% PROGRAM GRANT

$8,000

LESS BUYER DOWN CASH*

*Compared with a traditional 3% down payment ($12,000). Closing costs and cash-to-close requirements vary.

WHO MAY QUALIFY?

First-time buyer (no ownership in prior 3 years) | 640+ credit score | SSN | Primary residence | Homebuyer education

WHY SCHEDULE YOUR PERSONAL CONSULTATION?

Compare the program against FHA and other loans, assess potential monthly savings, review seller-paid closing costs, and identify requirements and pitfalls. Grant funds are limited and reserved only after an accepted purchase contract.

Easy Document Checklist

Please gather these items for EACH borrower. You do not need to print them. Bring the documents, or have access to the PDF files on your phone, tablet or computer during our appointment.

BRING THEM OR HAVE THE PDFS READY

PDFs are preferred for pay stubs, returns and bank statements. Clear photographs of your first ID AND second ID are fine for our initial meeting.

1 WORK & INCOME

- [ ] Pay stubs - most recent 30 days
- [ ] W-2s / 1099s - past 2 years
- [ ] Federal tax returns - past 2 years
- [ ] Other income / benefits documents
- [ ] If self-employed: business returns
- [ ] If self-employed: year-to-date P&L

2 MONEY & ACCOUNTS

- [ ] Bank statements - latest 2 months
- [ ] Retirement / investments (if any)
- [ ] Monthly rent or mortgage amount
- [ ] Approximate loan / debt payments

3 IDENTITY & YOUR HISTORY

- [ ] Photo of your first government ID
- [ ] Photo of your second ID
- [ ] Completed forms for each borrower
- [ ] Two years of jobs and addresses

SAFE DOCUMENT SHARING

You may bring files or show accessible PDFs at the appointment. Ask James for a secure upload method if sending documents ahead. Do not email Social Security numbers or unprotected financial documents. A lender may request original identification later.

Borrower 1 | Personal Information

Complete this page for Borrower 1. The remaining pages in this section cover your residential history, employment, income and buying goals.

1 YOUR PERSONAL DETAILS

Full legal name (First, Middle, Last) *

Cell phone number

Email address

Date of birth (MM/DD/YYYY)

Social Security number (SECURE ONLY)

Marital status (Single / Married / Other)

Total number of people in household

2 CHILDREN & DEPENDENTS

How many children do you have?

Number of dependents

Age of EACH child (example: 3, 8, 15)

If applying jointly, list each child once across both forms. Do not include children's SSNs.

3 CITIZENSHIP / IMMIGRATION STATUS

For loan-program eligibility discussion - please select one:

- ☐ U.S. citizen
- ☐ Permanent resident
- ☐ Non-permanent resident
- ☐ Other status
- ☐ Prefer to discuss privately

PRIVATE INFORMATION - IMPORTANT

Bring your Social Security number in person or provide it by an approved secure method. Do not email an SSN in ordinary email. Status and ID requirements are confirmed by the lender.

Borrower 1 | Residency History

List every residence for the past 24 months, including your current address. Start with the current address and work backward. Dates must cover the full two years without unexplained gaps.

RESIDENCE 1 / ADDRESS 1

Full address: street, city, state and ZIP

From (MM/YYYY)	To (MM/YYYY) or PRESENT	Own / Rent & monthly amount

RESIDENCE 2 / ADDRESS 2

Full address: street, city, state and ZIP

From (MM/YYYY)	To (MM/YYYY) or PRESENT	Own / Rent & monthly amount

RESIDENCE 3 / ADDRESS 3

Full address: street, city, state and ZIP

From (MM/YYYY)	To (MM/YYYY) or PRESENT	Own / Rent & monthly amount

RESIDENCE 4 / ADDRESS 4

Full address: street, city, state and ZIP

From (MM/YYYY)	To (MM/YYYY) or PRESENT	Own / Rent & monthly amount

Use an additional sheet if you have more than four addresses. Do not omit gaps in the 24 months.

Borrower 1 | Employment History

List all employers and self-employment for the past 24 months, current first. For any time without work, write NOT EMPLOYED and provide the dates. Include your HR verification contact.

CURRENT / MOST RECENT EMPLOYER

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

PRIOR EMPLOYER 2

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

PRIOR EMPLOYER 3

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

If you had more than three employers, attach an additional sheet. No passwords are requested.

Borrower 1 | Income & Goals

List additional sources received during the past two years and reflected on your federal tax returns, when applicable. Include 2026 year-to-date income if available.

1 ADDITIONAL INCOME SOURCES

SOURCE / TYPE OF INCOME	2024 TOTAL	2025 TOTAL	2026 YTD

Examples: second job, 1099 / self-employment, commissions, overtime, bonuses, rental income, retirement or benefits. Disclose alimony / child support only if you want it considered as qualifying income.

2 EMPLOYMENT VERIFICATION DETAILS

HR email / third-party verification service

Employer code / salary key (if required)

3 HOME SEARCH & FUNDING GOALS

Target home price / budget

Approximate funds available

Preferred neighborhoods / areas

Preferred purchase / move timeframe

Borrower 2 | Personal Information

Complete this page for Borrower 2. The remaining pages in this section cover your residential history, employment, income and buying goals.

1 YOUR PERSONAL DETAILS

Full legal name (First, Middle, Last) *

Cell phone number

Email address

Date of birth (MM/DD/YYYY)

Social Security number (SECURE ONLY)

Marital status (Single / Married / Other)

Total number of people in household

2 CHILDREN & DEPENDENTS

How many children do you have?

Number of dependents

Age of EACH child (example: 3, 8, 15)

If applying jointly, list each child once across both forms. Do not include children's SSNs.

3 CITIZENSHIP / IMMIGRATION STATUS

For loan-program eligibility discussion - please select one:

- ☐ U.S. citizen
- ☐ Permanent resident
- ☐ Non-permanent resident
- ☐ Other status
- ☐ Prefer to discuss privately

PRIVATE INFORMATION - IMPORTANT

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Borrower 2 | Residency History

List every residence for the past 24 months, including your current address. Start with the current address and work backward. Dates must cover the full two years without unexplained gaps.

RESIDENCE 1 / ADDRESS 1

Full address: street, city, state and ZIP

From (MM/YYYY) | To (MM/YYYY) or PRESENT | Own / Rent & monthly amount

RESIDENCE 2 / ADDRESS 2

Full address: street, city, state and ZIP

From (MM/YYYY) | To (MM/YYYY) or PRESENT | Own / Rent & monthly amount

RESIDENCE 3 / ADDRESS 3

Full address: street, city, state and ZIP

From (MM/YYYY) | To (MM/YYYY) or PRESENT | Own / Rent & monthly amount

RESIDENCE 4 / ADDRESS 4

Full address: street, city, state and ZIP

From (MM/YYYY) | To (MM/YYYY) or PRESENT | Own / Rent & monthly amount

Use an additional sheet if you have more than four addresses. Do not omit gaps in the 24 months.

Borrower 2 | Employment History

List all employers and self-employment for the past 24 months, current first. For any time without work, write NOT EMPLOYED and provide the dates. Include your HR verification contact.

CURRENT / MOST RECENT EMPLOYER

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

PRIOR EMPLOYER 2

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

PRIOR EMPLOYER 3

Employer / company name (or NOT EMPLOYED)

Position / job title

Employer address / city / state

From - To (MM/YYYY)

HR / verification contact name or service

HR phone / verification phone

If you had more than three employers, attach an additional sheet. No passwords are requested.

Borrower 2 | Income & Goals

List additional sources received during the past two years and reflected on your federal tax returns, when applicable. Include 2026 year-to-date income if available.

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SOURCE / TYPE OF INCOME	2024 TOTAL	2025 TOTAL	2026 YTD

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2 EMPLOYMENT VERIFICATION DETAILS

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3 HOME SEARCH & FUNDING GOALS

Target home price / budget

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Next Steps & Acknowledgment

1 HOW TO BOOK YOUR CONSULTATION

Visit 24SevenRealtors.com to request a meeting or text (702) 418-8783 several days in advance. Appointment times are confirmed based on availability. You will work directly with me, James Sanchez.

TEXT ME DIRECTLY

(702) 418-8783

24SevenRealtors.com

2 PLEASE READ BEFORE SIGNING

- [ ] This questionnaire helps prepare an initial buyer consultation. It is not a loan application, loan approval, interest-rate lock, or commitment to lend.
- [ ] I understand my real estate agent is not the lender; lender-specific loan applications, credit authorization, identity verification, and disclosures are handled separately by the lender.
- [ ] I understand that submitting information or attending a consultation does not require me to hire Jaime Sanchez or enter a buyer representation agreement.
- [ ] I authorize Jaime Sanchez / 24/7 Realtors to contact me about my requested consultation. I will not email Social Security numbers or other sensitive documents through an unsecured channel.

Primary buyer signature / Firma del comprador

Date / Fecha

Co-borrower signature (if applicable)

Date / Fecha

See You at Your Consultation

JAIME (JAMES) SANCHEZ

24/7 Realtors | United Realty Group

Call / text: (702) 418-8783

JamesSanchezNV@gmail.com

24SevenRealtors.com

NV License S.170607

1 IN-PERSON OFFICE LOCATION

8330 W. Sahara Avenue, Unit 110

Las Vegas, Nevada 89117

Your appointment is confirmed after we agree on a date and time. Return non-sensitive information in advance when possible. Bring any page showing an SSN in person or request a secure upload method.

2 IMPORTANT DISCLOSURES

Education and planning only. Interest rates, APRs, program funding, eligibility rules, assistance amounts, and lender fees vary and may change without notice. Any assistance is subject to underwriting, program conditions, availability, and funding at the time of reservation. Mortgage and program information must be confirmed directly by a licensed lender. Some assistance programs may have income, credit, occupancy, first-time buyer, property, homebuyer education, or other requirements. A buyer representation agreement, if any, is separate from this informational packet. James Sanchez is a licensed real estate agent, not acting as a mortgage lender, lawyer, or tax advisor. All housing offered without regard to protected class.

CLIENTS BY CHOICE. FRIENDS FOR LIFE.