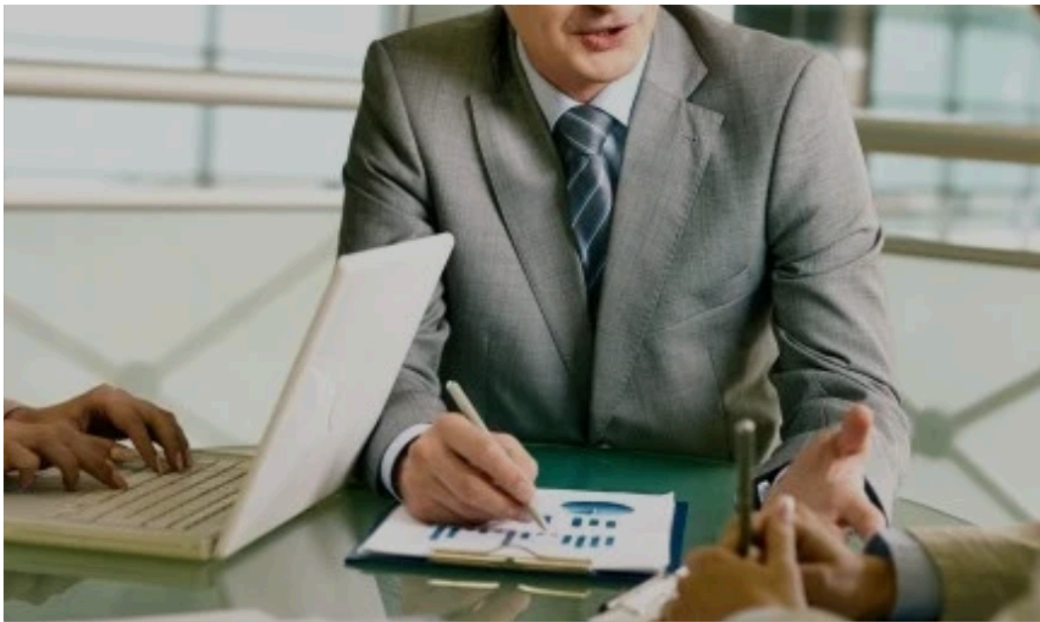


Items needed

Please bring the following or have access to these



The Nevada State Down Payment Assistance Program is designed to make homeownership more accessible to residents by providing significant financial benefits. Key advantages of the program include:

- ****Low Down Payment:**** Minimizes the initial out-of-pocket expense for buyers.
- ****No Mortgage Insurance:**** Eliminates the need for additional monthly insurance payments.
- ****Lowest Monthly Fixed Mortgage:**** Offers stable and affordable monthly payments.
- ****No Lender Fees:**** Removes additional costs typically charged by lenders.
- ****No Appraisal Cost to the Buyer:**** Covers the expense of property appraisal, reducing upfront costs.
- ****Non-Repayable Grant:**** Provides a grant that can be used towards the down payment or closing costs, which does not need to be repaid.

Overall, this program is tailored to ease the financial burden of purchasing a home, making the dream of homeownership more attainable for Nevada residents.



We will be going over
All state programs



What do you qualify for

I will explain to you
how the mortgage
industry works



Things that are
needed to do to get
you the right
program

Best interest rate
available

When applying for a home mortgage, you'll need to provide a variety of documents to verify your financial status and eligibility. Here's a comprehensive list of documents typically required:

1. **Personal Identification:**

- **Government-issued photo ID (e.g., driver's license or passport)**
- **Social Security number**

2. **Proof of Income:**

- **Recent pay stubs (usually last 2-3 months)**
- **W-2 forms from the past two years**
- **Tax returns from the past two years (especially if self-employed)**
- **Bank statements from the past two to three months**
- **Proof of additional income (e.g., bonuses, alimony, child support, etc.)**

3. **Employment Verification:**

- **Contact information for your employers, last two years**

4. **Credit Information:** Make an account on [experian.com](https://www.experian.com) - its free -

- **Explanation of any credit issues (e.g., late payments, bankruptcies, etc.)**

5. **Asset Documentation:**

- **Statements for all bank accounts (checking, savings, etc.)**
- **Statements for retirement accounts (401(k), IRA, etc.)**
- **Statements for investment accounts (stocks, bonds, mutual funds, etc.)**
- **Documentation of other assets (e.g., car titles, real estate holdings, etc.)**

6. **Debt Information:**

- **Details of any other financial obligations (e.g., alimony, child support, etc.)**

Having these documents ready can help streamline the mortgage application process and demonstrate your financial readiness to the lender.