



“Home”work

ITEMS NEEDED WITHIN 24 HOURS

Please provide all the following documents in order for us to efficiently process your home loan, and insure a smooth and speedy closing.

- Provide clear copies of your Driver’s License and Social Security Card. **If you are a permanent resident, please provide copy of your permanent resident card front and back.*
- 2 most recent monthly statements of ALL your current asset accounts (Checking, Savings, 401k, IRA, Stocks/Bonds, etc.). Please be sure to include **ALL PAGES, EVEN IF BLANK**. If Statements are Quarterly, please provide most recent Quarterly Statement, all pages. *Daily Activity printouts will NOT work!*
- Most recent Pay Stubs covering a **FULL ONE MONTH PERIOD** for all borrowers.
- Provide W2’s & 1099’s for the last 2 years.
- Provide Federal Tax Returns for last 2 years, all pages and of all schedules.
- If Self Employed; please provide 2 most recent years Business Licenses, and all Corporate returns with all schedules.
- If Retired; please provide fixed income documentation as well as Award Letter & 1099’s for the last 2 years.



Property Owner’s or those who hold additional mortgages (including equity lines of credit), the following MUST be provided:

- Current Mortgage Statement.
- If the loan is NOT escrowed/impounded (include taxes and insurance) **we will also need:** Homeowners Insurance Declarations Page and Tax Bill.
- If there is an HOA, please provide amount of HOA monthly dues.
- Letter of explanation if moving to another primary residence. Explain disposition of current home and what the motivation for the new residence is. (i.e. ~ bigger home, school districts, closer to work, medical reasons, size of lot, etc.).
- Paper trail of any money transfers with supporting documentation.



 **OLIVER WHALEN**
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 **TOP 1%**
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In America 2012



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HOME LOANS

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NMLS# 164869 - NMLS# 217739 - BK 0902429 - NOVA NMLS 3087