

## *Loan Checklist and Tips from Don Carriker & Team*

- Driver's License
- Social Security Card
- Most Recent 30 Days Paystubs Needed **Until Day of Closing**
- W-2's 2013, 2014, 2015
- Tax Returns 2014 and 2015
- 60 Days Current Bank Statements Needed **Until Day of Closing**
- Retirement Accounts (Most Recent Quarter or Month) **Until Day of Closing**
- Legal Documents (Anything you have needed a lawyer for)

### **5 Steps to Go Under Contract**

1. Find the house you love!
2. Get prior year real estate taxes on that house.
3. Get quote for home owners insurance from you agent.
4. Call Don or Alex to get closing costs and estimated payment.
5. Put in your offer to purchase the home using the figures we gave you.

### **3 Tips to a Smooth Loan Transaction**

1. Do not become late on ANY Payments
2. Do not reduce or increase any of your account balances from what you told/provided your loan officer
3. Do not make any "Unusually" large deposits into your accounts