



Mortgage Application Checklist



Purchasing a home can be a complex process, but knowing what you need before you apply for your mortgage loan can help make the process smooth and stress-free. Here's what you will need to have available when applying for a mortgage loan:

Driver's License and Social Security Card

For Home Purchase Loans:

- Sales contract (all addendums) with original signatures, along with a copy of the earnest money check

For Refinance Loans:

- A copy of the warranty deed and any current mortgage and/or bill payoff information (copies of last statements)
- A copy of the current tax and home insurance policy

Credit Card for Payment on Appraisal

Residency:

- Complete address for each residence you've resided at during the past 24 months
- For Renters: Landlord information (name, address, and phone)

Employment:

- Name(s), address(es), and phone numbers of all employers for the past two years and dates worked
- Relocation: Copy of employer's relocation agreement

Income:

- Past two years W-2 or 1099 forms
- Last 30 days pay stubs (including bonus and/or commission pay)
- Past two years complete tax returns (all schedules)
- Self-Employed: Year-to-date profit and loss statement and business tax returns (all schedules)

Assets:

- Two months original bank statements (all pages) on all checking, savings, credit union, and investment accounts (including retirement)

Divorced or Separated Persons:

- Complete divorce petition, signed, recorded final decree, and/or separation agreement

Rental Properties:

- Copies of current leases and tax returns

VA Loans:

- Copy of DD214's and certificate of eligibility

Contact me today for a complimentary mortgage consultation or to get started on your mortgage application! Whether you are looking to buy or refinance, I am here to help.



Abel Fregoso, Jr

Mortgage Loan Originator
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Homebridge

Rev 2.1.17 (1216-0024)



I am licensed to originate mortgage loans in the following state(s): CA. HomeBridge Financial Services, Inc.; Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342; Licensed in all states but UT. AZ Mortgage Banker License #922458; Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act; GA Residential Mortgage Licensee #22495; Illinois Residential Mortgage Licensee; MA Mortgage Lender/Broker License #MC6521; MO 1116 Remington Plaza, Suite D, Raymore, MO 64078; Licensed by the NJ Dept. of Banking and Insurance; Licensed Mortgage Banker – NYS Dept. of Financial Services; RI Licensed Lender, RI Licensed Loan Broker; TX 15301 Dallas Parkway, #900, Addison, TX 75001; WA Consumer Loan Company License #CL-6521. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 06/2017

We've Got It!



As a top national home purchase lender, HomeBridge Financial Services has the loan programs many of your clients are looking for. Whether your customers need to buy and renovate, buy with little down or move up with a jumbo loan, I am able to walk them through their options and get them started so they can go home shopping with you this weekend!

- **Conventional Loans.** With up to 97% maximum financing* available for primary single-family residences, a fixed-rate conventional loan may be a good source of financing.
- **Investment Property Loans.** Discover a variety of Fannie Mae real-estate-owned properties for the serious investor or the newbie flipper. Our financing helps you meet your real estate income goals with programs for investors who are looking to renovate or finance up to 10 units, or who are cash buyers who later decide to mortgage the property, and more!
- **USDA Rural Financing.** Homeownership opportunities for moderate-income borrowers in rural designated area by USDA. Must meet USDA income and credit limits, property must be in USDA eligible area and homebuyer counseling may be required.
- **Veteran's Administration (VA) Loans.** Perfect for active and reserve military, we offer up to 100% financing on primary residences up to VA county loan limits**, no mortgage insurance¹, and programs for buyers with credit scores as low as 580²; spouses may also qualify.
- **Jumbo and Super Jumbo.** Ideal for borrowers who require higher loan amounts.
- **FHA Loans.** A great choice for first-time homebuyers, buyers with little down payment, or with less-than-perfect credit.
- **FHA 203(k) Renovation Loans.** Use this for complete home renovation with a Consultant loan or smaller projects (\$35,000 or less) with a Limited loan. Luxury items may not be included.
- **HomeStyle® Renovation Mortgage.** Purchase and renovate most residential properties with this loan, including luxury items like pools.
- **HUD \$100 Down Program.** Buy a HUD home for \$100 down in one of many communities throughout the country. Sales incentive of \$100 down is determined by HUD and may not be available in all states. Down payment incentive must be included in sales contract or addendum.

Call me today to find out how I can help your clients meet their financial and homeownership goals!



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HomeStyle® is a registered trademark of Fannie Mae. *Eligibility for 3% down payment also includes a first-time homebuyer requirement and homebuyer education and counseling may be required. Conforming loan limit of \$417,000 applies in most areas. Other restrictions may apply. **See http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp for VA county loan limits. For loan amounts over these loan limits, a down payment may be required. 1) Most VA loans will require a funding fee. 2) Additional restrictions apply for FICO's less than 640. Rev 07.21.17 (0117-0052)

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Bank Statement Program

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- **Up to 90% LTV no MI**
 - **Credit scores down to 600**
 - **12 month personal bank statements**
 - **24 month business bank statements**
 - **Loans up to \$3 million**
 - **DTI up to 50% considered**
 - **Owner-occupied, 2nd homes and investment properties**
 - **2 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu**
 - **Interest-only available**
 - **2 year self-employed required**
 - **No tax returns required**

SIMPLE AND AFFORDABLE PRODUCT FOR INVESTORS



Homebridge knows every experience is unique and carefully listens to offer solutions to fit your clients' specific needs. We are proud to introduce our new Homebridge Simple Access Investor Cash Flow product.

DETAILS OF THIS PRODUCT INCLUDE:

- Can use rental income to qualify for a loan*
- Available in all 50 states and Washington, DC (Not Available in UT)
- Loan amounts up to \$1 Million (with 680 credit score or higher)
- Up to 80% financing (credit score of 680 or higher)
- Investment property transactions only
- At least one applicant must be able to demonstrate a 12-month history of managing rental properties

CALL ME TODAY TO FIND OUT IF YOUR CLIENTS QUALIFY!



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*As long as the rental income is equal to or more than the PITI (Principal/Interest/Taxes/Insurance).

Rev 11.15.18 (1118-2815B) LR 2018-839B

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HomeBridge Financial Services Offers Financing for Manufactured Homes

HomeBridge Financial Services is one of a very few lenders offering home financing for manufactured housing! This new option allows your buyers more affordable choices, while giving you greater ability to serve more buyers.

HomeBridge offers both FHA and conventional loans for manufactured housing. And, in addition to the traditional mobile home, buyers can finance eco-friendly modular homes as well.

Program highlights include:

- Owner occupied or second homes
- Double-wide financing only (no single-wide)
- Must be attached to a permanent foundation system
- Must be permanently connected to septic or sewer system and other utilities in accordance with local and state requirements

Let's talk about home financing. I can work with your borrowers to answer any questions and help them get started with the loan process!



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