



"Your One Source to Home Financing"

www.LNMLending.com

Thank you for choosing me and my team to finance your loan! We do realize that your time is precious; therefore, please complete the "Full Application" on my website as thoroughly as possible and email the below documents to at troy.mannella@snmc.com . This will start your pre-approval process and help expedite your loan process.

To provide you with the highest level of customer service, please have the following documentation for our first meeting if you have not emailed them:

Client Information

- Driver's license
- Social Security card
- Divorce decree (if applicable)
- Proof of veteran status (for VA loan)

Employment/Income

- Federal income tax returns for the previous two years (all schedules, all pages)
- W-2 forms for the previous two years
- Pay stubs for the previous 30 days
- Proof of additional income, such as Social Security benefits, child support, or alimony (if applicable)
- Previous two years' business returns and year-to-date profit and loss statements (if self-employed; all pages, all schedules)

Assets

- Statements for checking and savings accounts for the last two months (all pages, even if blank)
- Statements for retirement funds and other investments for the last two months (all pages, even if blank)
- Gift documentation paper trail (if applicable – please notify me if part of the down payment comes from gift)

Liabilities

- Court documentation for bankruptcy or judgment (if applicable)
- Listing agreement or sales contract for current home (if applicable)

Property

- Sales contract (all pages, all addendums)
- Proof of earnest money deposit (copy of front/back of check, account showing funds withdrawn)
- Contact information for insurance agent (a quote can be provided if you wish)
- Cost of Appraisal. This is an up-front expense you should be prepared for. This fee is due at time of appraisal and we will collect credit/debit card info for this. Additional information will be provided before the scheduled appraisal.

There is no charge for the pre-approval process because we appreciate your business and look forward to working with you. If you have any questions please feel free to contact me ANYTIME, day or night, or our Loan Officer Assistant during normal business hours.

Troy Mannella NMLS #219543

(512) 785-3561 cell

Troy.mannella@snmc.com

DOs & DON'Ts during a Home Loan Process

- **DON'T TAKE ON ANY NEW CREDIT** (Even "no payments for a year" specials)
 - **Do pay all of your bills on time**
- **Don't spend any money from your savings/checking/invest accounts** (except for your everyday household expenses)
 - **Don't quit your job without contacting me first**
- **Don't have your credit report pulled without contacting me**

Pre-approval isn't a full approval. My processor or I will contact you for additional documents. We'll review them, make sure they fit the loan program guidelines and issue a credit approval.