The Mortgage Process

Your loan process can be easy with alternative documentation.

Step 1

A loan officer meets with you to fill out a loan application. You provide the documents listed below. The loan officer will then order a credit report.

Step 2

Your application is processed with the documents you've provided. The title work and appraisal for your new property are ordered.

Step 3

The completed title work and appraisal are added to the documents received in Steps 1 & 2. All of the information is then sent to our underwriting department. Here, your application will be approved or additional information will be requested.

Step 4

Upon approval, your information is forwarded to our closing department. Documents and instructions for closing are prepared and sent to your title company.

Step 5

The closing. Final documents are signed and funds are disbursed.

Required Documentation

- Two Years tax returns
- Two Years W-2s
- Most recent month's pay stubs
- Last three bank statements for all accounts
- If you currently have a loan: lender's name, address & account #
- Charge cards: account #, minimum payment amount, current balance
- If you are a first time homebuyer: two years canceled rent checks