

NEW LENDOR INFORMATION



LOAN APPLICATION CHECKLIST

- Two Most Recent Paycheck Stubs for all Borrowers
- Complete Tax Returns for past 2 years (Including W-2's)
- 2 Most Recent Bank Statements (all pages)
- Copy of Homeowner's Insurance Information
- 401(K) Statement if Applicable
- Social Security/Disability Awards Letter if Applicable
- Child Support Order if Applicable
- Other _____

**CALL A RUHL MORTGAGE
LOAN OFFICER TODAY!**

Toll Free: 866.441.1862 | 563.441.1862
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HELPFUL TIPS DURING THE LOAN PROCESS

Things to consider during the loan approval process.

DO

- ✓ Respond promptly to your loan officer for any additional documentation requests.
- ✓ Keep credit card balances below available limits at all times during the loan process.
- ✓ Pay all accounts on time.
- ✓ Inform your loan officer if you receive money from family or a friend.
- ✓ All money transfers from one account to another will need to be able to be traced.
- ✓ Inform your loan officer immediately of any sudden change in job status.
- ✓ Stay in contact with your loan officer and real estate agent.
- ✓ Call your mortgage lender with questions.

DON'T

- × Change your name or address during the loan process.
- × Change employment.
- × Make any major purchases, such as a car, furniture or another house.
- × Apply for new credit of any kind.
- × Pay off collections or charge offs.
- × Consolidate your debt.
- × Close any credit card accounts.
- × Dispute anything on your credit report once the loan process has started.

THINGS TO REMEMBER ON CLOSING DAY

Bring a state issued photo identification.

Bring your spouse, both parties must attend closing.

Bring a cashiers check for your down payment and closing costs (if required).

Before signing all documents, confirm the name and address that appear on the loan documents are correct.

Review your final loan documents to make sure that your interest rate and loan terms are what was agreed on.



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Information provided should not be considered as a commitment to lend. Offer subject to property and credit approval.
Program and other restrictions may apply. Please contact your loan officer for further details.