

Loans Made Easy

APPLICATION CHECKLIST

- Bank Statements**
Last two months from all accounts
- Retirement**
Last two months of retirement/pension, 401K and social security 1099 statements
- Pay Stubs**
Last 30 days
- Tax Returns**
Last two years of 1040 federal tax return, last two years of federal corporate and/or partnership tax returns *(if self-employed)*, last two years of W-2 forms
- Valid I.D. copy**
Driver's license, social security card, passport
- Earnest Money**
Copy of earnest money check deposit
- Award Letters** *(if applicable)*
For retirement/pension income, social security, disability income
- Divorce** *(if applicable)*
Decree and separation agreement
- Mortgage Statements** *(if applicable)*
Property tax bills and homeowners insurance statements for all real estate owned
- Bankruptcy** *(if applicable)*
Petition and Discharge

Note: Additional Documentation may be required in order to complete the underwriting process.

THE 10 DO'S AND DON'TS

1. **Don't apply for new credit of any kind**
2. **Do keep all existing credit card accounts open**
3. **Don't max out or overcharge existing credit cards**
4. **Do keep your employment within the same company or field of work**
5. **Don't consolidate debt to one or two credit cards**
6. **Do pay off collections, judgements or tax liens reported within the past year**
7. **Do be prepared to pay off collections if required by underwriting or the loan program guidelines**
8. **Do provide any documentation for satisfied judgements or paid tax liens**
9. **Do stay current on payments for all existing monthly obligations**
10. **Do call me before making any financial decisions or changes to your normal financial routine. I'm here to help you through the process**



Ken Phillips

LOAN OFFICER

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