

## Joshua Crater's Team - Home Loan Application Checklist

We believe the Mortgage Loan process should be as quick and easy as possible. With that in mind, we have provided you with a list of required documentation to expedite your loan process.

Please provide copies of the following documents for all Borrower(s) and Co-Borrower(s), these documents are necessary for loan application, interest rate locks, and underwriting approval:

### For Refinance and Home Purchase Loans:

- ✔ **Most Recent Mortgage Statement** - for Refinance only, for any properties you own
- ✔ **Homeowners Insurance** - Insurance Declarations page or Insurance Agent's contact information
- ✔ **Pay Stubs** - for each borrower, all paystubs for most recent 30 day period
- ✔ **W2's** - for each borrower, last 2 years
- ✔ **Personal Tax Returns** - for each borrower, last 2 years, federal portion only, all schedules - including K-1's if applicable. If most recent return is not yet filed, please provide extension letter.
- ✔ **Business Tax Returns** - for each self employed borrower for any businesses with 24%+ ownership, please provide last 2 years business tax returns, all pages and schedules. If most recent return is not yet filed, please provide extension letter.
- ✔ **Valid Driver's License, Government ID or Passport**

### Also Include for Home Purchase Loans Only:

- ✔ **Purchase Agreement** - if available, fully executed by all parties
- ✔ **Bank Statements** - Document all Funds to be used for Escrow Deposit & Down Payment, provide last 2 months statements, must include All numbered pages

### Also Include for Veterans:

- ✔ **DD-214 or VA Certificate of Eligibility** - for Military VA Home Loans Only

**At your earliest convenience, please send these documents to me so that I may expedite your loan approval.**

**You can send to me 3 ways:**

**1. Scan & Email to [JCraterTeam@WatermarkHomeLoans.com](mailto:JCraterTeam@WatermarkHomeLoans.com)**

- Preferred & Most Efficient if you have a good scanner at home or work

**2. Fax to Us at 949-613-5644**

- Safe & Secure PDF fax comes straight to our email

**3. Make Copies and Snail Mail to**

- Attn: Joshua Crater's Team – Watermark Home Loans –  
100 Spectrum Center Dr Ste 150 Irvine, CA 92618

**Also, during the loan process, please:**

- ✓ Continue to make your current mortgage payment on time until the new loan funds
- ✓ Do not apply for any new credit cards, auto loans, or any type of new credit until after we close
- ✓ Do not make any non-standard deposits over \$500 or move money between accounts
- ✓ Do not start any home improvement projects
- ✓ Understand the appraisal fee, and any other inspection fees, are non-refundable

**For questions please email [JCraterTeam@WatermarkHomeLoans.com](mailto:JCraterTeam@WatermarkHomeLoans.com) or call 949-278-0766**

**Thank you and we look forward to working with you!**

[www.BestHomeLoanRates.com](http://www.BestHomeLoanRates.com) is the dedicated website for  
Joshua Crater's Team at Watermark Home Loans