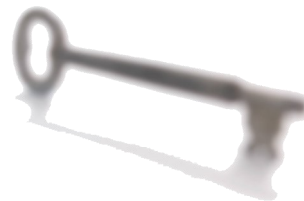




DOCUMENTATION is the key to HOME OWNERSHIP



The key to a painless mortgage process?
THE DIFFERENCE IS IN THE DETAILS

The more details and documents you can provide up front, the easier the entire loan process will be in the long run. There may be future requests for unforeseen circumstances, but providing this list of documents will get you started on the right foot!

- ◆ **ONE MONTH OF RECENT PAYSTUBS FOR ALL BORROWERS**
Or Social Security/disability/benefit award letter.
- ◆ **TWO MONTHS OF MOST RECENT BANK STATEMENTS**
All pages from all bank accounts, including retirement or investment accounts. We will also need documentation of any large non-payroll deposits.
- ◆ **FEDERAL 1040S AND W-2S**
All schedules from the past 2 years. If you are self-employed or receive 1099 pay, inform your Mortgage Consultant at pre-qualification.
- ◆ **A COPY OF EACH BORROWER'S DRIVER'S LICENSE**
In some cases, you may also be asked to provide a copy of your Social Security card
- ◆ **MOST RECENT MORTGAGE STATEMENT**
If you currently own a home and plan on keeping it, please include statement showing you escrow your taxes and insurance, OR your most recent tax bills if you do not escrow. We will also need a copy of the declaration page for your insurance policy.
- ◆ **SELLING OR RENTING A PROPERTY?**
Please provide a letter, addressed to 'To whom it may concern' stating whether you are selling or renting that property.
- ◆ **RENTERS**
We will need the name, address, and phone number of your landlord.

Please Note: Federal law requires certain items to be collected during the interview process. We apologize for what can appear to be unnecessary documentation. We are always available to help with any questions or concerns you may have.



John Gamlin

Office: (610) 388-9683 Cell: (610) 764-4222

Email: john.gamlin@tridentmortgage.com

Rte 1 & 100, PO Box 577, Chadds Ford, PA 19317

<https://tridentmortgage.com/johngamlin>

Mortgage Disclosure

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