



48 Hour Check List

Don't jeopardize your earnest money!!

If you CAN NOT get these items to us within 48 hours PLEASE alert us immediately so that we can pursue other options and prevent any delay that could possibly jeopardize us meeting your financing contingency deadline and putting your earnest money at risk.

Insurance

I recommend Home Team Insurance. They have very competitive rates and I will have them provide you with a free quote.

We will need for **Pre-approval:**

- ✓ Driver's License and Social Security Card for each applicant
- ✓ Most recent 30 Days Paystubs for each applicant
- ✓ Last 2 years W2's for each applicant
- ✓ Last 2 years Tax Returns- All Schedules- Personal and Business
- ✓ Copy of 1099's or Awards Letter – for Retirement or SS Income
- ✓ Most recent 2 months Bank Statements and/or Investment statements evidencing sufficient monies for closing and reserve requirements – all pages
- ✓ Fully executed Divorce Decree- If divorced in the past 7 years
- ✓ Bankruptcy papers (All Pages) including discharge papers
- ✓ VA loans- Copy of form DD-214

We will need the following for **Full Loan Approval:**

- ✓ Signed letters of explanation referencing any recent credit pulls or previous addresses that appear on your credit report.
- ✓ Form 4506-T, Borrower Authorization, and Credit card authorization signed and returned. (These will be emailed to you once you have an executed contract)
- ✓ If gift funds are being used, all necessary gift documents
- ✓ If retaining a current residence or investment property we will need a recent mortgage statement and HOA bill if applicable. If taxes and insurance are not escrowed, we will also need a recent tax bill and insurance policy. Also, a current lease agreement if it is an investment property.

These items can be emailed to patmyrick@yhtm.com or faxed to 214-224-0167.

Thank you! Your prompt attention to these matters will help insure a smooth and timely closing.

Pat Myrick