



Preparing to purchase a home? For most people, securing financing through a home loan is the biggest challenge in the process.

Fortunately, military home buyers are in a uniquely powerful position when it comes to getting a home loan. This is thanks to the VA Loan program.

You can find more details on VA loans at VAMortgageCenter.com.

What do you need to apply?

First-time home buyers can be intimidated by the home buying process. Don't be. Below is a list of items you will likely be asked to provide in obtaining your home loan.

Pre-Qualification

Most lenders have a general application for initial contact you will need to fill out online or over the phone. This will include basic contact information and a few key questions to determine your buying power. Including:

- | | |
|--|---|
| <input type="checkbox"/> Name | <input type="checkbox"/> Bankruptcy History |
| <input type="checkbox"/> Address | <input type="checkbox"/> Military Affiliation |
| <input type="checkbox"/> Phone Number | <input type="checkbox"/> Income |
| <input type="checkbox"/> Email | <input type="checkbox"/> Assets |
| <input type="checkbox"/> State You Plan to Purchase In | <input type="checkbox"/> Estimated Monthly Debt |
| <input type="checkbox"/> Estimated Loan Amount | <input type="checkbox"/> Employment Information |
| <input type="checkbox"/> Estimated Credit Score | |

RESPA Documentation

Further documentation to secure your home loan includes Initial Disclosure Statements that are required by Federal and State Law.

These documents allow the loan officer to work on your file and keep your VA approval active. Official paperwork occurs at closing.

You will need to submit the following information to complete your loan process.

- Copy of a picture ID, your Social Security Card, and DD-214/Statement of Service.
- Proof of 30 days worth of income
- Copies of 2007 & 2008 W-2 statements.
- Copy of most recent bank statements, including ALL pages (ex. Include pg 5 of 5 even if it is blank). The must include statement name, account number, and balance.

Best of luck in your pursuit of a new home!

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* In order to underwrite and fund your VA Loan, additional information may be required.