

# Approval Expressway

*In order to simplify your experience, we highly encourage you to start now.*



[www.pacresmortgage.com](http://www.pacresmortgage.com)



Credit on approval. Terms subject to change without notice. Not a commitment to lend. Call for details. NMLS-1477 / WA CL-1477.

At Pacific Residential Mortgage, we are committed to helping you through the mortgage financing process. Whether you're refinancing an existing home or purchasing a new one, **get pre-approved** by one of our trusted mortgage advisors. Here are a few important things to know:



## DO

### Save and Provide:

- Most current pay stubs, last 3 years federal tax returns (all pages, all schedules), W-2's/1099's and other income documentation
- If applicable, a complete and final copy of divorce decree
- Identify current debt including: creditor's name, monthly payment and balance
- Information on any (current/pending) derogatory credit, judgments or liens
- Most recent asset statements including: bank, brokerage, mutual funds, and retirement accounts
- 60 days' seasoned liquid assets for funds to close
- Gift fund documentation including: proof of donor's ability to gift, gift letter, copy of gift check and proof of gift deposit



## DON'T

### Before or During the Loan Process:

- Quit or change jobs
- Increase current credit balances
- Open or apply for any new credit accounts
- Dispute any items on your credit report
- Forget to make your payments on time
- Transfer or deposit large sums of money
- Make any cosmetic or structural changes to the property
- Make an offer on a home without being pre-approved by PRM

## Putting our client's interest first is top priority.

As your advocate and trusted advisor, you can expect:

- A superior level of knowledge and experience
- Exceptional customer service
- Your home financing goals to be achieved

# Dreams Approved Daily®