



Preparing for the Home Loan Process

In order to get conditionally qualified for a mortgage, you will be asked to furnish the following information. A credit report will be pulled to check your liabilities and credit rating. Caliber Funding LLC may issue a Conditional Approval Letter once these items are reviewed and verified.

- Most recent 30 days of pay stubs
- Most recent 2 months of Bank & Asset Statements (*all pages*)
- Last 2 years' Tax Returns (*if self employed or own rental properties*)
- Last 2 years' W-2s or 1099s

Credit Tips

- Continue paying on all accounts. Even one late payment can hinder financing approval.
- Closing credit accounts may lower your overall credit score.
- Opening new credit accounts may disqualify you from being approved for financing. Caliber Funding LLC will update your credit prior to the closing of the loan.
- Increasing balances on existing credit accounts may disqualify you from being approved for financing.

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