

# How to Get Started on a Loan Application



Contact a Loan Officer today to get started on a loan application. Once your information is received, they will connect with you to collect additional information as well as payment for appraisal and credit report fees. Depending on your individual situation, additional documents not listed may be required.

## Examples of documentation GMM may need as part of your loan process:

- Copies of your most recent pay stubs covering a 30-day period
- Copies of your W-2's for the last two years
- Complete tax returns and all schedules for the most current two tax years
- A current one-year lease for all investment properties owned
- Two months of your most recent bank/asset account statements (all pages)
- Divorce decree, separation agreement, and property settlement agreement (if applicable)
- Copy of ratified sales contract, if available

## For Self-Employed or Commissioned Borrowers:

- Complete federal individual tax returns with all schedules, W-2's, and 1099's; please also provide corporate, S-corp or partnership returns (if applicable) as well as information for most current two tax years
- Year-to-date profit and loss statement and balance sheet dated within the most recent 90-day period (unaudited)
- Copy of current business license

## Additional Information Required if Applying for a VA Loan:

- Copy of DD 214 or statement of service from your commanding officer (stating rank, position, and that you are in good standing)

**GEORGE MASON MORTGAGE<sup>®</sup>, LLC**  
*A Subsidiary of United Bank*

NMLS# 153400



### ADVERTISING NOTICE – NOT A COMMITMENT TO LEND – SUBJECT TO PROGRAM AVAILABILITY

This is not a commitment to lend. All loan applications are subject to credit and property approval. Annual Percentage Rate (APR), programs, rates, fees, closing costs, terms and conditions are subject to change without notice and may vary depending upon credit history and transaction specifics. Other closing costs may be necessary. Flood and/or property hazard insurance may be required. To be eligible, buyer must meet minimum down payment, underwriting and program guidelines. (Rev. 07/17/18)