

YOUR HOME
FINANCING
MADE EASY



For prequalification

- Go to **starionbank.com/mortgage** and complete online application
- Copy of driver's license
- 2 years of federal tax returns and W2s
- Copies of 30 days worth of pay stubs
- Last 2 months of non-Starion Bank checking and savings account statements (all pages)
- Most recent copies of 401k (all pages), pension, or other investment account statements

During the loan application process

- Signed copy of purchase agreement
- Copy of cleared earnest money check
- Provide homeowners insurance binder/quote
- New construction:** provide blueprints, plans, and specs
- Refinancing:** provide a copy of homeowners insurance policy (and/or flood insurance policy) and most recent mortgage statement

Special circumstances only

- Copy of divorce decree, proof of receipt of child support, alimony and/or spousal maintenance
- VA Certificate of Eligibility or DD214
- Any award letters such as social security, disability, or unemployment compensation
- Investment property or second home:** provide copies of current rental leases and a recent mortgage statement
- Student within the last 2 years or currently:** provide copy of degree or certificate and certified transcripts
- Selling a home:** provide a closing disclosure
- Self-employed:** provide 2 years K1s and if own 25% or more full business returns and current P&L
- Bankruptcy:** provide discharge papers

Talk with your banker to apply for a loan today, or apply online at **starionbank.com/mortgage**.



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