



WHAT DO I NEED TO APPLY FOR A MORTGAGE?

To apply for a mortgage, you will need to collect a few important documents for your VanDyk loan originator. These support your application and help to verify your employment history, creditworthiness, and overall financial situation.

- 1. Proof of Income** – Your tax returns, pay stubs, and W2s will verify your reported earnings and represent your current earnings. If you are self-employed additional documents may be needed as proof, such as client contracts or a business license.
- 2. Bank Statements and Assets** – This is to ensure that you have the funds to cover your down payment and reserves to cover you in case of an emergency.
- 3. Credit Report** – This impacts your interest rate. The better your credit, the lower your rate will be. Your credit report will be ordered and analyzed by VanDyk Mortgage, you will not need to provide a copy.

For a complete list of required documents needed to apply for a mortgage, contact your VanDyk loan originator today!



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