

# PREPARING FOR LENDING



## GET READY FOR YOUR LENDER OPTIONS MEETING

From pre-qualification to applying for a home loan, INHP will help you every step of the way. Here's what to expect when you get started with INHP's home loan program, including the information you'll need to bring to your lender options meeting.

### 1. GATHER YOUR DOCUMENTS

INHP's lending team will check your documents to determine if your finances are ready to make a home purchase.

#### FROM THE PAST 30 DAYS

- Pay stubs or proof of income

#### FROM THE PAST THREE MONTHS

- Bank and investment statements (all pages)

#### FROM THE PAST TWO YEARS

- Employment history
- Residence history
- W-2s or 1099s
- Federal income tax returns

### 2. GET PRE-QUALIFIED

If your finances are in order, you will get pre-qualified, either through INHP as the lender or through one of INHP's partnering lenders who offer additional mortgage options exclusively for INHP clients.

### 3. CHOOSE A MORTGAGE

INHP's lending team will give you unbiased advice and will help you decide what type of mortgage might be best for you and your financial situation with no pressure.

### 4. CHOOSE A HOME

Work with a real estate agent to find a home that meets your needs and budget. Then, your real estate agent will help you make an offer on the home and negotiate a purchase price.

### 5. CLOSE ON YOUR MORTGAGE

Once you and the seller reach an agreement, you'll be on your way to completing your home purchase.

#### BE PREPARED TO SHARE

You'll need to share personal information with your mortgage loan originator, including:

- Household income
- Savings
- Assets
- Debts
- Property you wish to purchase

