



NMLS# 317593

Phone: (406) 375-8800

Fax: (406) 203-0849

angela@hamiltonmortgageloans.com

robin@hamiltonmortgageloans.com

dawn@hamiltonmortgageloans.com

danielle@hamiltonmortgageloans.com

Homebuyer Welcome Kit

Guide to financing your home



At Hamilton Mortgage Services Inc, we take pride in being there when our borrowers need us. Our mission is to deliver total value to our customers. This means competitive price, hassle free service, and a friendly helpful attitude.

OUR TEAM:

Angela LaQue—Owner / Mortgage Originator NMLS# 290647

Robin Bolin—Mortgage Originator NMLS# 283623

Dawn Parker—Mortgage Originator NMLS# 290759

Danielle Lanser—Loan Processor

Needed from Each Person for Application

Please note that we will need ALL pages on any and all documents listed below

- ◇ Last 2 Years Federal Tax Returns
 - ◇ Last 2 Years W2s and 1099s
- ◇ Paystubs: Most recent for the past 30 days

If you are Self Employed

- ◇ Copy of last 2 Years Business Tax Returns

If you have Retirement Income

- ◇ Copy of Current Years Social Security award letter
 - ◇ Copy of 1099 for Social Security past 2 years

If you have Child Support-Alimony

(If You Pay or Receive)

- ◇ Copy of Full Divorce Decree/Child Support Order

Mortgage Do's and Dont's Guide

DO

- Get your Documents to us as quick as possible. Delays in obtaining documents or signatures could delay the loan.
- Pay all of your Bills on time. If you are refinancing, this includes your existing mortgage.

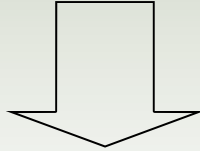
DON'T

- Borrow money for your earnest money/binder to close
- Deposit Large Amounts of Cash without a Paper Trail (Discuss with Loan Officer)
- Apply for a credit card, auto loan, or co-sign a loan
 - Max out, consolidate, or miss payments on your existing credit cards
 - Change your employer/job/income

The Mortgage Process

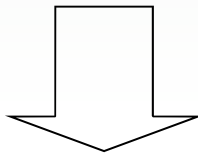
All Mortgages are separate and unique. Some steps might differ based on loan scenario.

Step 1: Application & Qualification



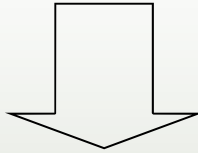
Loan Application Completed, Conditional Approval Issued

Step 2: Loan Processing



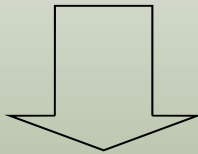
Gather any additional Info/Documents requested by Lender

Step 3: Final Approval/Closing Processing



Clear to Close Issued/Closing Scheduled, Closing Disclosure (CD) Issued to you 3 days before closing

Step 4: Closing



Bring ID/Funds to Close, Sign All Closing Documents