



Home Loan Preparation Guide

Welcome to Del Financial's Home Loan Preparation Guide. The purpose of this guide is to walk you through the steps necessary to prepare for the Home Loan Application Process and to remove the mystery of what to expect when applying for a new home loan. Please print this document!

Step 1: Gather Your Information

Although most of the information you will need to provide during the Home Loan Process is either committed to memory or is easily accessible, we may require more information than what is presently relevant in your life or that is contained in the documents we will have you collect in Step 2. All borrowers will be required to provide the following information:

- 2 Year Consecutive Residency History (all places you resided)
 - o Address, City, State, Zip
 - o Landlord information (if applicable)
 - o How much did you pay in rent? (if you rented)
 - o When did you move in, and when did you move out?

- 2 Year Consecutive Employment History (all places you have worked)
 - o Name & Address of Employer(s)
 - o Length of Employment
 - o Business Phone No.(s)
 - o Position/Title/Type of Business

Step 2: Collect Your Documents

This is, without a doubt, the most important step in the home loan process. Chant it with us! Documentation, Documentation, Documentation! If you have already spoken with one of our licensed mortgage professionals, you will have received a customized checklist of items needed. If not, please print out our general [Checklist of Items Needed](#).

Note: During the underwriting process, you might be required to obtain and send additional documentation than what has already been requested. Also, because humans and technology are not perfect, we might sometimes ask you to resubmit certain documents. This applies to every lender; it's a part of the industry.



Step 3: Prepare your Documents for Delivery

Once you have collected the requested documents, it is time to prepare them for delivery. You will have two options after you complete your loan application: Electronic or Standard Delivery.

Electronic delivery is done via our Secure Email Service or Facsimile. Our Secure Email Service will require you to have your documents in a standard computer file format (e.g. Adobe PDF, TIFF, and JPEG.) If you do not have access to a scanner, this is probably not the best option for you. If you are in the market for a scanner, we **love** the Fujitsu SnapSnap.

Secure Email is our preferred method for Electronic Delivery and for document delivery in general. Our Secure Email service meets all industry guidelines; using the Advanced Encryption Standard (AES), the 256-bit encryption ensures that information is not accessible by unauthorized individuals. Once you receive a Secure Email from us, you will be able to reply back and attach documents without fear of prying eyes being able to see your information.

We really prefer to NOT use fax machines unless absolutely necessary. The technology is unreliable and the document quality is frequently illegible. Considering that this "technology" is practically obsolete, this is our least favorite method of document delivery. However, every one of our loan officers has a fax number and the ability to receive fax transmissions.

Standard delivery is usually provided by FedEx or the United States Postal Service. We prefer that you not send us your original documents. Although we can make photocopies and return your original documents, it would be quite a pain if the package were to get lost in the mail. For Standard Delivery, the easiest solution is to take your documents to a FedEx Kinko's, Staples, or similar location to make photocopies and then ship them to us.

Step 4: Complete the Loan Application

With your information and documents in hand, it's time to complete the loan application. If you have not spoken with one of our loan officers yet, now is the time. You can be connected to one of our licensed mortgage professionals by calling us at 1-800-469-5861. Please visit our [Mortgage Help](#) section on our website for a more detailed overview of the consultation and home loan application process.