

OUR LOAN PRODUCTS

Conventional	FHA
VA	Reverse
Renovation	USDA
Bond Money	Jumbo

WHY CHOOSE US

- Close 50% Faster than National Average
- Regional Jacksonville Operations Center with Processing, Underwriting and Closing Team
- Local Decision-Making
- Local Appraisers



CLOSINGS YOU CAN BANK ON

300 Primera Blvd.
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Lake Mary, FL 32746

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boeorlando.com



Member
FDIC



PRIORITY QUALIFICATION

Your Guide to Total Buying Confidence

Our two step Priority Qualification process allows you to learn about your loan options and shop for your first home with confidence. We do our homework at the beginning of the process so you save time, money and energy knowing your finances have been reviewed and approved through automated underwriting.

We start with by learning about your goals and finances. This is usually a 30 minute conversation or can be completed online: <https://www.boejax.com/tools/apply.php>

DOCUMENTS NEEDED:

Needed for each person on the loan

- Last 2 years filed Tax Returns
- Last 2 years W2s (& 1099s if applicable)
- Most recent 30 days paystubs
- Last 2 months of all asset statements (all pages)
Examples: Checking/savings account statements, stocks, 401k, etc.
- Copy of Driver's License

If You Are Self Employed

- Copy of last 2 years business tax returns (all pages)
- Most recent 2 years K-1s (if applicable)

If You Have Retirement Income

- Copy of this year's Social Security Award Letter
- Copy of 1099s for Social Security for last 2 years
- For pension income, letter showing monthly amount & 1099s for last 2 years

If You Have Child Support/Alimony Income

- Copy of full divorce decree/child support order (must continue for 3 years)
- Proof of deposit going into bank accounts for past 12 months

THE LOAN PROCESS

- 1 APPLICATION/PRIORITY QUALIFICATION**
We get the facts on paper to determine your budget and best loan option. You'll receive a Priority Qualification letter to show sellers you're qualified.
- 2 PURCHASE CONTRACT**
You agree to purchase a home and will now sign the initial loan documents. We provide you with a Loan Estimate so you can see exactly what to expect.
- 3 PROCESSING**
Your file is reviewed to determine what needs to be added and updated. We will order your appraisal and start verifying your employment.
- 4 UNDERWRITING/CONDITIONAL APPROVAL**
Our underwriter will tell us what is needed for your loan application to be fully approved.
- 5 FINAL APPROVAL**
After we've gathered the required items, we'll send your loan back to the underwriter for final review. Once approved, you'll be what's called Clear to Close!
- 6 CLOSING**
The loan is approved and the final closing documents are prepared. You'll receive a Closing Disclosure to see what to pay at closing and bring your ID's.

TIPS FOR THE PROCESS

The mortgage process can be different for everyone who applies. The following tips will help make it the smoothest processes possible to help you get to approved.

COMMUNICATE EARLY AND OFTEN

We are here to help you purchase your home. The more you can share, the better we can chart the path to approval.

BE CAREFUL WITH YOUR FINANCES

It's very important that you do not open new credit lines, change your job or spend more than you make. Also, pay all bills on time.

QUICKLY PROVIDE DOCUMENTS AND ANSWERS

Our #1 goal is to help you purchase your home on time. To make sure that happens, please get the items needed back to us ASAP.

SAVE ALL YOUR DOCUMENTS

Sometimes emails get stuck in outer space or attachments don't work. Keeping a folder of your documents will save time resending.

ASK BEFORE YOU ACT

When it comes to making a decision with your finances, it's best to ask before you act to ensure challenges aren't accidentally created.

