



SMOOTH SAILING

from Contract to Close

Thank you for your interest in new homes by Omega Builders!
Ensure a smooth closing and avoid unnecessary delays by working with a lender who understands our process.

1

Choose one of our preferred lenders and apply by phone, in person, or using their online application if available.

2

Omega will cover the cost of Survey (\$450) and Owner's Title Policy (savings based on sales price, typically \$1k-\$3k)

3

Save money and avoid closing delays by working with a lender who knows how important it is to close on time!



Standard Documentation for All Borrowers

- W-2 forms (previous 2 years)
- Paycheck stubs (last 30 days - most current)
- Employer name & address (2 years, including any gaps)
- Bank accounts statement (recent 2 months, all pages plus copy of check for all non-payroll deposits)
- Statements for 401(k)s, stocks & other investments (most recent)
- Signed federal tax returns (previous 2 years)
- Residency history (2 year history with name, phone number, address and account number of landlord or mortgage company)
- Photo identification for applicant & co-applicant (valid Driver's License or Passport)

Eligible Active Military or Veterans

- Veteran DD214 or Veteran Reservists DD256
- Certificate of Eligibility

Company Relocation

- Relocation Agreement (w/closing cost benefits)

Divorced Borrowers

- Divorce Decree

Additional items may be required if you are self-employed, selling your current home or as requested during loan underwriting.

preferred

For a complete list of preferred loan officers, please visit our website at:

www.omegabuilders.com/preferred-lenders

recommended loan officer