

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.

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

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

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)

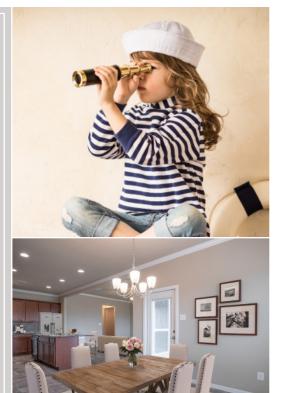
Residency history (2 year history with name, phone number, address and account number of landlord or mortgage company)

Photo identification for applicant & co-applicant (valid Driver's License or Passport)

preferred

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

www.omegabuilders.com/preferred-lenders



Eligible Active Military or Veterans

- □ Veteran DD214 or Veteran Reservists DD256
- □ Certificate of Eligibility

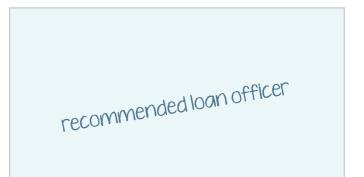
Company Relocation

Relocation Agreement (w/closing cost benefits)

Divorced Borrowers

□ Divorce Decree

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



Omega Builders makes no representation, promise or guarantee that pre-qualifying through a preferred lender ensures that you will be able to purchase an Omega home. Omega reserves the right to refuse a sale to anyone for any legal reason whatsoever. Restrictions may apply. Offer subject to change without prior written notice. Floor plans, elevations, renderings, features, finishes and specifications subject to change at any time. Consult an Omega Builders representative for updated features, benefits, and lender information. All local lenders are featured on our website at: www.omegabuilders.com/find-a-lender-financing-your-new-home