



Thank You for your interest in Shea Homes and Shea Mortgage!

You are taking a very important step in the Shea Homes buying process by submitting your information for a pre-approval. Below you will find instructions that will help expedite the processing of your pre-approval application and ultimately your loan application should you move forward with your purchase.

Step 1: (For Pre-Qualification) Complete the Initial Application

Log onto: <https://jjeong-sheamortgage.mortgagewebcenter.com> and choose the "Apply Now" Tab. The link will take you directly to our Loan Originator's webpage. Her name is **June Jeong**. The online application is delivered to June quickly and she will begin to process your file upon receipt. **VERY IMPORTANT:** When completing the online application, please type "**DUNES**" as the name of the City for the property you want to purchase.

- Once we receive your application, we will work as quickly as possible to pre-approve you. Under some circumstances, we will need to contact you for additional information or documentation. Please be prepared to submit financial documentation as needed and requested by your Loan Originator.

Step 2: (At Time of Purchase Agreement or Hold) Provide Financial Documentation

In order to properly prepare you for our next release, please have all the documents listed on the reverse of this page collected and stored in PDF format. **Once we place your home on "hold", the home will be off the market and you will be asked to email these documents to your Loan Originator and Community Representatives.**

Should you have any questions regarding this process, please let us know. We look forward to working with you and are here to assist you!

- Most Recent Pay-Stubs for all borrowers to cover 1 full month of pay. If you receive retirement income, please provide a copy of any Award Letters and your most recent payment stub.
- 2 Most Recent Bank Statement (**All Pages**), for all accounts in which you hold funds that would be relevant to your purchase. These would include checking, savings, investment accounts, and retirement accounts.

Statements need to include all pages (even if blank), have your full name and full account number (Internet transaction histories are not acceptable without full name and account number). Statements need to cover 60 days of account history. If you have any large (over \$500) non "pay-roll" direct deposits listed on these statements, please provide the source of the deposit (i.e. copy of check deposited). If statements are quarterly, only one statement is needed as it would cover 90 days.

- W-2's for 2014, 2013 and 2012 and or 1099-R forms (If you receive retirement income).
- 2013 & 2012 Federal Tax Returns complete, with all schedules and pages. We do not need CA Tax Returns. If you are self-employed, please be sure to include copies of any 1099 forms, K-1 Schedules, Corporate Tax Returns if applicable (last 2 years) etc. *Please provide copies of any filed extensions.
- Current Mortgage Statement, Annual Tax Bill, and Annual Homeowner's Insurance Bill/Policy for ALL Real Estate you currently own.
- Bankruptcy Paperwork or Divorce Decree if it pertains to your financial situation (i.e. you have alimony or child support payments OR you have a bankruptcy on your credit report in the last 7 years)
- Documentation of Citizenship or Right to Work in US if you are not a US Citizen. Please provide front/back of Permanent Resident Alien Card, Copy of H1B Visa, or other type of Visa if applicable.
- Copy of Driver's License.
- Please fax or scan (via email) the listed documents directly to June Jeong @ Shea Mortgage prior to your appointment with the Sales Team to sign your Purchase Agreement. If for any reason you are unable to provide these documents to the Loan Originator prior to your appointment, please let us know. We will need to make other arrangements.

Should you have any questions regarding this process, please let us know. We are here to assist you!

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