



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: Complete the initial application.

This link will take you directly to our Loan Originator's webpage. <http://bit.ly/SheaMor>

Her name is **Maureen Fraser**. The online application is delivered to Maureen quickly and she will begin to process your file upon receipt.

- 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: Gather Financial Documentation.

Once we place your home on "Hold", please email the documentation listed on the 2nd page to Maureen. She will send you a secure link.

We are excited for you!! 😊

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!

Maureen Fraser / NMLS #244231

<http://bit.ly/SheaMor>

Email: Maureen.Fraser@sheamortgage.com

2630 Shea Center Drive Livermore., CA, 94551

PO Box 5064 Livermore, CA 94551

925.245.3765 (office) 925.330.7034 (cell) 925.262.4651 (eFax)

- Most Recent Pay-Stub 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 30 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 2014 & 2013 1099-R forms.
- 2014 and 2013 Federal Tax Returns complete, with all schedules and pages. If 2014 are not filed, then a copy of the extension plus 2012 federal taxes. We do not need CA tax returns. Please be sure to include copies of any 1099 forms, K-1 Schedules, and business tax returns if applicable (last 2 years) etc.
- Current mortgage statement, annual tax bill, and copy of insurance premium and any HOA bill (if applicable).
- 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 Maureen.fraser@sheamortgage.com 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 Maureen 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!

Maureen Fraser/ NMLS #244231 Email: Maureen.Fraser@sheamortgage.com

2630 Shea Center Drive Livermore., CA, 94551

PO Box 5064 Livermore, CA 94551

925.245.3765 (office) 925.330.7034 (cell) 925.262.4651 (eFax)