

At Embassy Bank, we strive to make your loan process as easy as possible. Here is a list of items we may request during your loan process after you receive your official loan estimate.

## If you are purchasing a new home

- Last year's W-2
- Your most recent pay stub
- If you are self-employed or have rental property income: Last 2 years federal income tax returns including Schedule C, Schedule E and Schedule K-1, if applicable
- Copy of the Agreement of Sale, if available
- Copy of valid PA Driver's License
- 3 months of bank statements verifying source of funds for down payment

The checklist below provides helpful hints to make the buying process enjoyable.

## Before you start house shopping

- Determine your budget—how much you feel you can spend
- Get a mortgage pre-qualification from your Embassy Bank mortgage lender
- Determine what is important to you when finding a home

## When you find the perfect home

- Prepare your offer for the home of your choice
- Forward a copy of your Agreement of Sale to your Embassy Bank mortgage lender
- Receive mortgage disclosures from your Embassy Bank mortgage lender
- Select a settlement company or attorney to handle your closing
- Contact your old and new school districts to inform them of your child's move

## One month before moving

- Notify the newspaper, magazine, credit card companies of your move
- Contact your new telephone, cable, electric and internet providers to arrange connection of services on the day before you move
- Start packing—remember to label each box
- Hire a moving company

## Two weeks before moving

- Contact your insurance company to obtain homeowner's insurance
- Arrange for transportation of pets, house plants and anything else that movers cannot take
- Visit your closest Embassy Bank office to open your checking account for automatic payment

## A few days before moving

- Receive closing instructions including final closing numbers
- Get bank check or certified check for closing
- Schedule final walk-through of new home