Tidewater Home Funding offers the assistance you need to help in all of your mortgage endeavors. Whether you are consolidating your debt, refinancing your home, or buying your first house, we have the expertise and LOCAL professionals to make it happen.

Our website offers a variety of online application options, and our experienced professionals offer superior quality support throughout the entire experience. Contact us today and let us go to work for you today!



TidewaterHomeFunding.com



(757) 366.8690

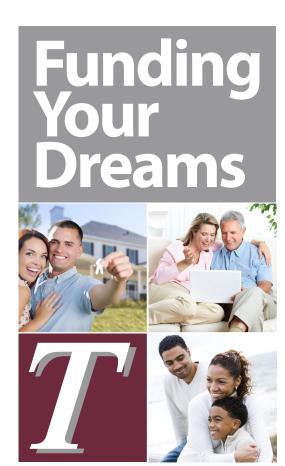


1108 Eden Way North Chesapeake, Virginia 23320



Preferred lender finance options by... Holly Cross - (757) 305.8442 c Mortgage Loan Consultant, NMLS# 271348 hcross@tidewaterhomefunding.com TidewaterHomeFunding.com/holly/





Our team of professionals is committed to providing financial services that help our clients meet their financial goals and

achieve their personal dreams.

Tidewater Home Funding has been serving the Hampton Roads and Northeast North Carolina communities since January, 2000. Offices are currently located in Chesapeake, Newport News, Gloucester and Virginia Beach, Virginia. The business is licensed as a mortgage lender in Virginia, North Carolina and Florida.

Loan processors are available in all offices to better serve our licensed mortgage professionals and their clients. Underwriting, closing, funding, investor shipping, and post closing functions are centralized in our Chesapeake corporate location. Tidewater Home Funding has approved delegated underwriting authority with VA, FHA, FNMA, FHLMC, VHDA and USDA.

## THE LOAN PROGRAMS VA Loans

- FHA Loans
- VHDA Loans
- Jumbo Loans
- Conventional Fixed Rate
- 30 and 15 year Loans
- 3,5,7, and 10 Year ARMs
- Reverse Mortgages
- Construction to permanent Loans
- First Time Homebuyers
- Refinances
- 203K Renovation & 203K Renovation Streamline

We are committed to deliver an exceptional mortgage experience that has earned our business a valuable lifetime relationship with our clients. We are pledged to improve the financial lives of our clients, business partners, and employees to help them exceed their greatest goals.

## **Commitment**

## **Opportunity**

Reliability

Our team will provide you with the most reliable, prompt and courteous home loan processing service. In an effort to fulfill these expectations, we have included a checklist of your important and necessary information to better complete the loan process in a timely and professional manner.

## THE LOAN CHECK LIST

- Credit Report and Appraisal fee. Check, credit card or money order to Tidewater Home Funding
- Sales Contract (if Available)
- Original W2 for the last 2 years
- Pay Stubs for pay period of last 30 days, to include name, current and year-to-date earnings
- Two most Recent bank statements for all bank accounts
- Copies of leases for rental property owned
- Landlord's name and address for each residence rented in the past 2 years
- Drivers License or Picture I.D.

"I just wanted to say 'Thank you'. With your help, I did it! You made it a less stressful situation, and I am living the American Dream. I am a homeowner! It was a pleasure working with you. You guys are the best! Thanks for all of your support and patience." - F. Howard