

Fast and easy preapproval!

Start your application over the phone or online. Once it's received, we'll need a few documents from you. You can submit these electronically, by fax or by scheduling an appointment so we can take copies.

Documents needed

- Paystubs for the last 30 days
- W-2s and 1099s for the last 2 years
- Federal income tax returns for the last 2 years, including all schedules and attachments
- Government-issued photo ID and if applicable, resident alien card
- Last 2 bank statements for all bank accounts (borrower and co-borrower)
- Last 2 investment account statements (borrower and co-borrower)

Please provide all statement pages, even if blank.

If applicable:

- Gift funds:** gift letter/documentation
- VA applicant:** provide DD-214 if discharged, or statement of service if active duty
- Divorced:** divorce decree or legal separation agreement
- Paying or receiving child support:** copy of court order and proof of payments
- Bankruptcy in last 7 years:** complete copy of bankruptcy papers, including schedule of debtors and discharge
- Foreclosure or short sale in past 7 years:** provide complete property address of foreclosure/short sale
- On an IRS repayment plan:** copy of plan
- Retired:** award letter or retiree statement for any Social Security, retirement or pension income; last 2 years of 1099s

Already a homeowner? If so, please provide:

- Current mortgage statement
- Current property tax bill
- Recent homeowners insurance statement
- Recent HOA statement

If renting, please provide:

- Lease agreement
- Last 2 years of rental/landlord history

If self-employed:

- YTD profit/ loss statement
- Balance sheet
- Last 2 years of business tax returns

We are totally digital!

Upload all your documents directly to our digital mortgage platform, MyMortgage. There may be more documents that we need during the course of your loan. We will reach out based on your situation.



Scott Buehler

Loan Officer
NMLS ID# 1794818
1224 S. River Rd.
Suite A102 & A203
St. George, UT 84790
O: 435.255.3049
sbuehler@guildmortgage.net

Apply Online

guildmortgage.com/scottbuehler

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Ranked #1 in Customer Satisfaction with Primary Mortgage Origination — J.D. Power

I am authorized to do business in the states of California and Utah. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org. All information, loan programs & interest rates are subject to change without notice. All loans subject to underwriter approval. Terms and conditions apply. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction. The items listed above will not inhibit you from starting the loan process. *The items above will not inhibit you from starting the loan process. For J.D. Power 2021 award information, visit jdpower.com/awards.