

**RYLAND  
MORTGAGE®**

How much home  
can you afford?

More than you  
may think.

## Apply in your robe.

If you prefer, you can begin the loan process online from the comfort of your home. Just log on to [ryland.com](http://ryland.com), where you can use our mortgage calculators to determine just how much home you can afford. You can also get pre-qualified or even apply for a loan on [ryland.com](http://ryland.com). It's fast. It's easy. And you can even do it in your pajamas.

## Getting started.

Paperwork. Our underwriters just can't get enough. So to keep them happy, we'll need you to document your financial status with the following:

- Pay stubs for each applicant, showing your earnings for the last 30 days and year-to-date earnings.
- Last year's W2 and 1099 forms for each applicant. Or, if you're self-employed, your personal and business tax returns for the previous two years and your company's year-to-date Profit and Loss statement.
- All bank statements for the past two months.
- Information about your debts, including mortgage or rental payments.

Don't settle for less. Get the service and the loan you deserve with Ryland Mortgage. It's easy. Really.

**RYLAND HOMES®**  
[ryland.com](http://ryland.com)



smart

Make your  
payment go  
further.



**RYLAND HOMES®**