

LOAN PROCESSING NEEDS LIST

Sheryl Arndt, Broker would like to thank you for allowing us to assist you in your financing needs. In order to expedite the processing of your **Loan Request**, the following items are needed. Send us only a copy of those items which are '**checked or highlighted**'. If you send us your originals, we will gladly make copies and send the originals back to you. You may also fax your paperwork to our efax (760) 400-3038 which goes directly to my email.

- Sign & Date the **Residential Loan Application**
- Sign & Date the **Good Faith Estimate and Required Disclosures**

- Provide **Explanation of any Derogatory Credit and/or Inquiries**
- Explain **Purpose of Your Loan Request**

- Copy of **Drivers License & Social Security Card** for each applicant
- Copies of **2010-2011 Individual Tax Returns with All Schedules Attached**
- Copies of **2010-2011 W2 Forms and/or 1099 Forms** for each applicant

- Copies of **One Month of Most Recent Pay stubs** for each applicant
- Copies of **Two Most Recent Bank Statements** for all **Checking/Saving** accounts
- Copies of the **Most Recent Statements** for **Profit Sharing, 401K, or Stock Option Plans**
- Copies of any **Social Security Awards Letter and/or Retirement Award Benefit Letter**

- Copies of the **Most Recent Mortgage Statement** for **Each Property Owned**
- Copy of the **Note** on your **First Mortgage** on your home
- Copies of **Fire Insurance Policy, Illustrating Amount Insured, Agents Name & phone # Landlord Name, Address** and the amount of rent paid each month
- Copies of **Twelve month rental payment history (cancelled checks or receipts)**
- Misc. _____
- Misc. _____

If Self Employed

- Copies of **2010-2011 Partnership (1065's) and/or Corporate (1120's) Tax Returns**
- Year-To-Date **Profit and Loss with Balance Sheet, Signed & Dated**
- Copy of **Three Most Recent Business Bank Statements**
- Misc. _____

If You Own More Than One Property

- Copy of **Most Recent Rental Agreements** for **All Property Owned**
- Copy of **Mortgage Statements** on **All Properties Owned**
- Copy of **Evidence of Insurance** for **Each Property Owned**
- Misc. _____

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