

Dear Client:

Thank you for your mortgage loan application. In order to facilitate the process of your loan, the following Information will be needed within 4 days of application.

1. Legible copy of Social Security Card and Driver's License
2. Copies of the most recent two years W-2's
3. Copies of the most recent two years 1040's with all attached schedules for each borrower receiving Income other than W-2 Income
4. Copies of your most recent bank statements (consecutive) three months or one quarterly statement for each account (all pages/even if they are blank)
5. Copies of the most recent full month pay stubs for all borrowers
6. Copy of divorce Decree, if applicable
7. Evidence of consistent receipt of child support Income, if applicable
8. Evidence of consistent receipt of social security, retirement or pension Income, if applicable
9. Copy of lease(s) for all Investment properties, if applicable
10. In addition to 1040's, self employed borrowers need to provide the following:
 - a. Copies of the most recent two years complete business tax returns
 - b. Year to date Profit and Loss, and a current Balance Sheet

If you are refinancing your home, please bring the following as well:

1. Copy of Warranty Deed for refinance loan requests
2. Copy of Survey for refinance loan requests (must be within 10 years with no changes)
3. Copy of Owner's Title Insurance Policy for refinance loan requests

The following tasks will be accomplished at *final* meeting:

1. Completed application, signed and dated by all applicants
2. Signed Borrower's. Certification & Authorization
3. Signed disclosures (to Include good Faith, Truth In lending, Mortgage Broker Business Contract; Compliance Notices, and Potential Servicing Transfer)
4. A check for \$350 for appraisal fee once your contract has been signed

****After Pre-qualification, please do not incur any new obligations or make any changes in your financial picture until we finalize and close your transaction.**

AFTER THE APPRAISAL IS COMPLETED WE WILL NOTIFY YOU SO YOU MAY BEGIN YOUR PRICE COMPARISONS FOR YOUR HOMEOWNERS INSURANCE IMMEDIATELY. PLEASE LET US KNOW WHO YOU HAVE SELECTED AND/OR HAVE THEM CONTACT US SO THAT WE CAN PROVIDE THEM WITH THE LOAN INFORMATION THEY WILL NEED TO BIND YOUR POLICY. WE CANNOT HAVE A CLOSING PACKAGE INITIATED WITHOUT THE INSURANCE INFORMATION.

Homeowners Insurance Agent:

Company Name: _____

Contact Name: _____

Telephone Number: _____

We would like to thank you for your business and the opportunity to offer our services to assist in your future plans. We look forward to working with you and being a part of such an important time to you and your family. Please feel absolutely free to contact us with any questions or concerns at any time during this very exciting time in your life.

Where Champions of Finance and Athletes Unite!



Steve Carter
Branch Manager
8613 Old Kings Rd S
Suite 501
Jacksonville, FL 32217

Phone: (904)379-4748
Mobile: (904)307-0077
Fax: (904)396-1281
E-mail: s.carter@lendingjax.com
www.lendingjax.com

Home Team Equity, LLC