



## **GETTING READY FOR A MORTGAGE APPLICATION**

### **FOR ALL BORROWERS, please fax the following items:**

- Please fill out and sign the "Borrower Certification" form completely.
- A credit card authorization for \$ 375 for the application fee. We spend this money on getting a credit report , appraisal and underwriting the loan for an approval.

***Please Fax ONE EACH of the following required items. Choose the most recent you have to fax to me. The rest will be mailed in later if needed:***

- Year 2006 W2's from all jobs
- If self-employed** or a commissioned borrower, 1 year complete Federal tax returns, with W2's.
- Most recent one pay stub for each job. Must contain at least 30 days of pay information.
- 1 months' bank statement (**all pages**) for all the cash assets you may have *including* any stock accounts, money market accounts, 401K. Most recent available, please.
- Any legal document you have for any bankruptcy, foreclosure or divorce in which you were involved may be required later.
- If you receive** child support, proof that you get it (stubs, copies of checks, court records, etc.) will be required later.
- The HUD-1 Settlement statement from the closing of your existing mortgage.

***Please fax these items to me at (952) 851-8955 prior to application.*** If that is not possible, bring these items to application. If you will have a problem getting any of the paperwork, we may be able to suggest alternatives. We *want to approve* your loan quickly and your participation will make that possible! Call Kris Wilson at (952) 853-0222 with any questions or concerns. Thanks for choosing Summit Mortgage as your lender!