



1st TIME HOMEBUYER MORTGAGE PRE-APPROVAL ITEMS NEEDED

Please fax the following items to: 952-487-8757 prior to application:

- Please fill out and sign the “Borrower’s Certification and Authorization” form completely.
- A credit card authorization for the credit report fee and the automated underwriting fees. We spend this money on getting a credit report and underwriting the loan for a pre-approval. This usually costs less than \$50.00 and we only will collect what we spend. We will collect for the appraisal fee later, after we determine the correct amount. Usually this is between \$275-325 but can be higher on an FHA loan.

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
- 3 years complete Federal tax returns, with W2’s. No state returns required. All pages complete with all forms and schedules. (**Note:** these should be mailed rather than faxed)
- Most recent **one** pay stub for each job.
- 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.
- A copy of your purchase agreement, if you have one yet.

Call Kris Wilson at (952) 853-0222 or 651-485-1613 with any questions or concerns.

Thanks for choosing Fairway Independent Mortgage as your lender!