

## List of Documents needed

**Supporting Documents the bank will need are:**

- Latest Bank Statement (ALL PAGES)
- One month of paystubs
- The last year of FEDERAL Income Tax return and W-2.
  - o Make sure you sign and date your tax return
- Current Home Insurance
- Property statement (if available)
- Current Mortgage Insurance (if any)

## Loan Processing Questionnaire

Borrower 1

Borrower 2

1.	Full Name .....		
	Gender (Male or Female).....		
	<b>Current Address</b> .....		
	How long have you been here? Rent.... .. Own .....		

*Previous Address (if current address is less than 2 years)*

*How long had you been here?..... **Rent or Own?***

Social Security Number .....		
Date of Birth .....		
Your Marital Status (Married, Unmarried, separated) .....		
Home/Cell Phone Number .....		
Email Address .....		

Do you have any dependents and what are their ages? \_\_\_\_\_

2.	Do you have any Short Sale or Foreclosure or Bankruptcy? If yes, when was it mm/yyyy?		
3.	<b>Employment (MUST provide last 2 years)</b>		
	Current Employer Name .....		
	Address .....		
	HR Phone Number (no need if your company is big)		
	Position .....		
	Income .....		
	Approximate Start Date .....		
	End Date .....		
	How long in this line of business (career) .....		

Former Employer Name  
 ( if current employment is less than 2 years) ..... \_\_\_\_\_  
 Address ..... \_\_\_\_\_  
 HR Phone Number (no need if your company is big) ..... \_\_\_\_\_  
 Position ..... \_\_\_\_\_  
 Income ..... \_\_\_\_\_  
 Approximate Start Date ..... \_\_\_\_\_  
 End Date ..... \_\_\_\_\_

4. Assets (does not need 401 K/acct.#):  
 Bank Name ..... \_\_\_\_\_  
 Balance (approximate) ..... \_\_\_\_\_

5. Subject Property Address ..... \_\_\_\_\_  
 Current Mortgage Balance ..... \_\_\_\_\_  
 Year purchased and Price purchased ..... \_\_\_\_\_  
 New Loan Amount You want ..... \_\_\_\_\_  
 Is there a 2<sup>nd</sup> lien (HELOC or Loan) on this house?  
 Yes \_\_\_\_\_, No \_\_\_\_\_

Loan program you want (30-yr, 15-yr, etc.)?  
 .....  
 Estimate Current Value (can use Zillow.com)  
 .....  
 Is your house a Single Family Home, Condo, Townhouse?  
 What is the HOA due? (if any)  
 What year was it built? .....  
 How many bed rooms? .....  
 Is it going to be your Primary Residence or Rental? .....  
**Does your house have any unpermitted construction such as  
 Garage Conversion or Sunroom?**  
**Yes..... or No.....**  
 Are you interested in having Impound (Escrow) Account?  
 Yes ..... or No .....  
 What is the desired (or agreed) Rate/Cost? .....

6. Who would be on title? (self, both) ..... \_\_\_\_\_  
 One What Manner, Circle below:  
 Community property, joint tenancy, tenant in common,  
 single man, single woman, etc.

7. It will be necessary to obtain a copy of your credit report to  
 complete the pre-qualification process.  
 Does **American Real Estate Services** have your

permission to pull your credit report? **Yes** ..... or **No**.....

8. Are you a US citizen or a Green Card holder? \_\_\_\_\_  
(Please specify who and what status)

9. Please **list all other properties** that you own (*even if there's no mortgage*). **This is very important**

Property Address .....  
(make a list attached)

Mortgage Balance .....

Estimate Current Value (can use Zillow.com) .....

Is your house a Single Family Home, Condo, Townhouse?

Monthly HOA .....

MONTHLY Property Tax amount .....

Monthly Insurance amount.....

How much is rental income per month .....

Owner Name: \_\_\_\_\_

Property Address	Mortgage Bal.	Current Value	Prop Type	Month HOA	Monthly Rental Income
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**(please provide copy of tax bill (online), HOA and insurance or each rental property.**

Please check your bank statements to see if you have any large deposit of about \$1000 or more. If you do have, please send it to me ASAP so I can review. Money deposited from friends or relative **MAY DISQUALIFY THE ENTIRE BANK ACCOUNT**

**PLEASE FILL OUT AS DETAIL AS YOU KNOW, IT WILL HELP US TO SPEED UP PROCESS.**

**THANKS FOR YOUR BUSINESS !**