**DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_ APPLICANT NAME \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**IN ORDER TO COMPLETE THE ABOVE REFERENCED LOAN APPLICATION, WE NEED THE FOLLOWING ITEMS SUBMITTED WITH YOUR APPLICATION.**

**Please note any other items that may be applicable for your situation.**

The loan process requires that we verify your income, assets and liabilities. Your credit report will verify your liabilities and the following documentation (also known as Alternate Documentation) will help speed up the process by providing information your income and assets.

Two most recent paystubs. (Or one month’s worth of paystubs). **Also please provide the contact name and phone number for all Borrowers Verification of Employment.**

**Borrower’s Work Contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Local Address, City, St, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**HR Email address contact: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Co-Borrower Work Contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Local Address, City, St, Zip \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**HR Email address contact: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**NOW Required – Both;** 1040 Personal Tax returns, W2 and or 1099 forms for the last two years and all schedules. If you have not filed your Current Year Return, The Lender will need the W2 for the current year as well and possibly the Extension if applicable. State returns are not needed.

The most recent **two months** statements for all bank checking, savings, retirement ( IRA’s, 401k’s, Pensions, Social Security, etc.), and stock and bond accounts. Please provide evidence of any asset verifiable by statement. **ALL Pages are now required by the lenders including the back side of any statement. Please make a note on which investment accounts are Liquid or Retirement.**

*If you are printing statements from the internet, the form MUST include your Bank Name, Your Name and Account number.*

The most recent monthly statement(s) for your current home mortgage(s) on the Subject Property and any other properties you own.

If you are currently renting, please include contact information for your landlord. Please note the landlord **will NOT** be contacted until your offer is accepted and the timing is coordinated with you. If for any reason the Landlord should not be contacted, 12 months of canceled rent checks would be required by the lender.

**Landlord Contact \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

Copy of insurance for your home. **Please Include the Declarations page as it is now a requirement with most lenders.** Please include Flood Insurance if you currently have it. (Earthquake Insurance is not required by most Lenders)

Copy of your **Current** Driver’s license(s) and if you have a Passport(s) it may be required by the Lenders because of the Patriot Act. **If you are applying for a FHA Loan you are required to provide a copy of your Social Security card.**

If your home is a Condominium or Town Home and you have a property management company, we will need the Company Name, Contact Name and phone number. The Lender may require a “Condo Certification” which gives them the details of your association. The fee for the Certification could be $125 to $200 which is paid in advance directly to the association by the Borrowers with a credit card or check.

If your Home, Bank Statements or any asset you are using to qualify for your new loan are in a Family Trust, the Lenders are requesting a copy of the Trust and any revision or update that may have occurred since the original formation of the Trust. The lender is only looking for the base document and not the will or other documents that are typically in a Full Trust package. If you need help determining the appropriate documents, please contact your Loan Officer or Krista in our Processing Department.

If you are **self-employed** or using **“other**” income to qualify, please provide:

A year to date (through most recent month end) Profit & Loss and Balance Sheet. It need not be audited, but they must be signed (preferably in blue ink) by the principals of the business. Standard forms are available upon request.

If your business is a sole proprietorship, 2 years complete Personal **Federal** Tax Returns.

If your business is a partnership (Form 1065), please **include** all partnership schedules and K-1’s. This is not usually required if you own twenty percent or less of the business.

If your business is a corporation, please provide all corporation forms (Form 1120). Again, if you own 20% or less of the corporation, this may not be necessary.

The name, phone numbers and address of your CPA or accounting service.

Lease agreements, mortgage statements, proof of insurance, HOA fees if applicable on all rental properties. If this transaction is a purchase to be owner occupied and you are holding your current residence as a rental you will need to provide a **Current** rental agreement for that property with occupancy to take place 30 to 45 days after your new property’s close of escrow.

**If this is a purchase transaction and you are receiving a gift, liquidating stocks, bonds, CD’s, savings or are using an equity line for the down payment:** We must document the paper trail completely! The lender requires documentation on where the money is coming from (i.e.: that the grantor has the ability to give or that there are stocks or savings to liquidate), the liquidation of the funds and the deposit of the funds into your account or escrow.  Gift Letter from grantor explaining the relationship between the borrower and grantor, where the funds are held and confirmation that the borrower does not have to pay the gift back. We will provide you with the Gift Letter.

Please note that an independent appraiser will schedule an appointment with you or your Realtor if this is a purchase transaction and the fee must be collected up front. You will be contacted by your Loan Officer or Loan Processor before the appointment is scheduled for payment with a credit card. Please note that this is part of the new Federal Guidelines established by The Home Value Code of Conduct. *In order to establish your Current Market Value, please prepare a list of any major improvements within the past 18 months or since the time of your recent purchase.*

In addition, please provide the following information so we can complete your Loan Application:

1. How many years of School did you attend? Borrower \_\_\_\_\_\_\_\_\_\_ Co-Borrower \_\_\_\_\_\_\_\_\_\_
2. Number and age of dependents still living at home? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Years of employment with current employer and number of years in Profession?

Borrower\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Co-Borrower \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Job Title\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Job Title \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Year Make and Model of Cars, Boats or Motorcycles?

Vehicle #1 \_\_\_\_\_\_\_\_\_\_\_ Value \_\_\_\_\_\_\_\_ Vehicle #2 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Value \_\_\_\_\_\_\_

**PLEASE NOTE: Due to issues regarding safety, Smoke detectors and Carbon Monoxide detectors are required on each floor. They must be installed before the Appraiser comes to your home.**

CREDIT AUTHORIZATION FOR LOAN APPLICATION

Authorization is hereby granted to obtain information regarding my employment, checking and / or savings accounts, any outstanding credit accounts or mortgage loans. Please use this form as our intent to proceed with the loan presented.

Authorization is hereby granted to use a photostatic copy of my signature below to obtain information regarding any of the aforementioned items. If for any reason this application is canceled by the borrower, the borrower agrees to pay for credit fees, appraisals and any other costs that Thousand Oaks Mortgage assumes during the process.

Cost of Credit Report: Married Couple & Single applicant Tri-Merged Report $100.00\*

\*NOTE: The Lender may pull the same report during the underwriting process resulting in additional charges. The $100.00 fee is an approximate charge.

Costs which may apply: If your home is a Condominium or a PUD, a HOA Cert and Condo Cert may be required and the cost will range from $200 to $350 and would be required for full loan approval.

If your employer uses a 3rd party to verify employment and additional fee may range from $50 - $100.

Date: \_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

PRINT PRIMARY BORROWERS NAME PRINT CO-BORROWERS NAME (First, Middle, Last, FULL LEGAL NAME) (First, Middle, Last, FULL LEGAL NAME)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

PRIMARY BORROWERS SIGNATURE CO-BORROWERS SIGNATURE

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

PRINT BORROWERS SOCIAL SECURITY # PRINT CO-BORROWERS SOCIAL SECURITY #

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

BORROWERS DATE OF BIRTH CO-BORROWERS DATE OF BIRTH

Applicant(s) Applicant(s)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address Address

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City/State/Zip City/State/Zip

Home Phone #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Home Phone #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Cell Phone#: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Cell Phone#: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name as it appears on the Credit Card: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Billing Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City, State, Zip Code: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Type of Card: VISA \_\_\_\_ M/Card \_\_\_\_\_ Expiration Date (Month/Year XX/XX): \_\_\_\_\_\_\_\_\_

Account Number: \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ SC: \_\_\_\_\_\_\_\_\_

Please email the Appraisal report to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Authorized to Use this Card for Appraisal

Date: BORROWERS SIGNATURE