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# Loan Application Checklist

We need the following documents if applicable to start your loan request:

- 1. Copies of one month's current pay stubs on each borrower or pension statement.
- 2. Copies of **TWO** years taxes and corresponding W-2s for \_\_\_\_\_ & \_\_\_\_\_.
- 3. Copies of current mortgage statement(s) or copies of your current coupon book analysis sheet on all loans against your home.
- 4. Copies of your promissory note(s).
- 5. Addresses and account numbers on your checking and saving accounts. Or three months back statements on all accounts.
- 6. Copies of the last 12 months cancelled checks on your mortgage payments. (front & back of the checks.)
- 7. Copies of all rental agreements.
- 8. Current profit & loss statement.
- 9. Copies of partnership or corporate tax.
- 10. Copy of fire insurance policy.
- 11. Copy of flood insurance policy (if you live in an area that requires this insurance).
- 12. Copy of seller permit or business license.
- 13. Copies of incorporation papers.
- 14. Copy of divorce decree.
- 15. Copy of bankruptcy release.
- 16. Copy of HUD 1 settlement statement on last refinance.
- 17. Purchase agreement on new home. (Sales Contract)
- 18. Three years K1.

Forms to be signed by you and spouse if applicable.

Enclosed are verification forms for you to sign. Please fill out the application and sign by the highlighted area as indicated on each form. Send in all your documents to address at:

**David Bruce Ing Real Estate Company**  
P.O.Box 836  
Sacramento, Ca 95812

Should you have any questions, please do not hesitate to call us. We are here to help you!

Sincerely,

David Ing  
Real Estate Loan Broker

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# DON'Ts and DOs for Borrowers During Processing and Escrow

During the process of your loan, there are certain DO's and DON'Ts that may affect the outcome of your loan approval.

## DON'TS

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1. Quit or change jobs.
2. Purchase an automobile or apply for any new credit.
3. Co-sign for any loans.
4. Change back accounts or transfer money within your existing bank accounts.
5. Purchase new Real Estate while your loan is being processed.
6. Allow anyone to make an inquiry on your credit report.

## DO

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1. Keep all mortgages, car payments, and credit cards, including department store cards Current.
2. Prior to having your property appraised, complete any home improvements being made and tidy up the interior and exterior. This may have an effect on the estimated market value.
3. Please call us anytime if you have any questions.

I/We acknowledge that I/We have received a copy of the Do's and Don'ts. I/We will contact the loan representative if I/We have and/or anticipate any changes.

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_

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# The Federal Equal Credit Opportunity Act

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of sex or marital status. The Federal agency which administers compliance with this law concerning a mortgage brokerage firm, is the Federal Trade Commission: 450 Golden Gate Avenue, Box 36005, San Francisco, California 94102

## State of California Fair Lending Notice

To all applicants for a loan for purchase, construction, rehabilitation, improvement or refinancing of one to four family residence. Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal ( such as higher interest rate, larger down payments or shorter maturity ) based on any of the following considerations:

1. Neighborhood characteristics ( such as the average age of the homes or the income level on the neighborhood ), except to a limited extent necessary to avoid an unsafe and unsound business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial ethnic or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have questions about your rights, contact: Office of Fair Lending. Business & Transportation Agency, 1120 N Street, Sacramento, California 95814 or call collect (916) 322-9851. If you file a complaint, the law requires you receive a decision within thirty days.

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_

## Copy of Appraisal

You have the right to a copy of the appraisal report to be obtained in connection with the loan for which you are applying, provided that, you have paid for or are willing to pay for the appraisal. If you want a copy of the appraisal report, please either call the loan representative at the number listed below, or submit a written request to the address at the bottom of the this page.

The signature below acknowledges your receipt of this notice of your right to a copy of the appraisal report. We do not accept any liability for inaccuracies of the appraisal.

Please keep a copy of this notice with your other loan records.

# David Bruce Ing

<b>Borrower</b> _____	<b>Date</b> _____
<b>Borrower</b> _____	<b>Date</b> _____

# Explanation of Derogatory Credit

To whom it may concern:

# David Bruce Ing

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_

**Borrower** \_\_\_\_\_

**Date** \_\_\_\_\_