

Before You Apply Checklist

What You Need To Provide Us:

Income/Employment Information

- 2008 and 2009 W-2's
- 2008 and 2009 Tax Returns
- Last 2 Pay Stubs (1 month's worth)
- Employment History (Document last 2 yrs)
- Rental Properties / Income

Expenses

- Monthly Rent
- Monthly Car Payment/Credit Debt
- Former Bankruptcy Docs
- Child Support/Maintenance Docs Filed with the state

Financial Information

- Two month's bank statements
- Last two Investment accounts statements

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ALL PAGES ARE REQUIRED PLEASE**

What WE Provide You:

Exceptional Communication & A Fast Approval

- We obtain your credit records and underwrite your loan to provide you with a timely underwriting decision. Additionally, we will promise to communicate with you at least 2 times per week until closing.

Good Faith Estimate

- We detail your closing costs and estimate your monthly mortgage payment

Appraisal

- We order your appraisal for you and generate a copy to you as soon as it's reported

BEST VALUE/RATE GUARANTEE

- *"I guarantee to provide you with the most competitive rate, and lowest cost loan program available, or I will match the rate and pay you \$250."*

Contact Dan Keller at (425) 350-7136

Items needed can be hand delivered or faxed to Dan at **Fax:**
(206) 339-6343