

# Express Mortgage Lenders, Inc.

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1. COMPLETE ONE RESIDENTIAL LOAN APPLICATION AND SIGN IT.
2. READ ALL DOCUMENTS CAREFULLY AND SIGN WHERE INDICATED.
3. PROVIDE TWO CURRENT PAY CHECK STUBS FOR EACH EMPLOYER, AND IF APPLICABLE, EMPLOYER CONTRACT.
4. PROVIDE 2004 & 2005 1040 TAX RETURNS, PLUS W-2'S (FEDERAL ONLY)
5. PROVIDE THREE MONTHS BANK STATEMENTS FOR ALL ACCOUNTS
6. IF YOU ARE SELF-EMPLOYED, PROVIDE 2004 & 2005 1040'S **AND, IF APPLICABLE**, 1120(S) (CORPORATE) OR 1065 (PARTNERSHIP) TAX RETURNS, AND **ALL** ACCOMPANYING K-IS (FEDERAL ONLY). PROVIDE BUSINESS LICENSE OR CPA LETTER STATING MINIMUM TWO YEARS SELF-EMPLOYMENT.
7. IF YOU OWN ADDITIONAL INCOME PROPERTY, PLEASE PROVIDE RENTAL/LEASE AGREEMENTS. ADDITIONALLY, PLEASE PROVIDE THE NAME OF ANY LENDERS AND THE CORRESPONDING LOAN NUMBERS. IF OVER 3 PROPERTIES, PROVIDE SCHEDULE OF REAL ESTATE.
8. PROVIDE A COPY OF THE MOST CURRENT STATEMENT OR PAYMENT COUPON FOR ALL OUTSTANDING MORTGAGES SHOWING BALANCE AND MONTHLY PAYMENT.
9. PROVIDE A COPY OF YOUR CURRENT HOMEOWNER'S INSURANCE POLICY "COVER SHEET."
10. IF APPLICABLE, PROVIDE MEDICAL LICENSE OR DIPLOMA.
11. IF GOVERNMENT LOAN, PROVIDE DRIVER'S LICENSE AND COPY OF SOCIAL SECURITY CARD. IF VA, PROVIDE CERTIFICATE OF ELIGIBILITY.
12. PROVIDE LETTER OF EXPLANATION FOR ANY DEROGATORY CREDIT.
13. IF RENTING, PROVIDE NAME ADDRESS AND TELEPHONE NUMBER OF LANDLORD FOR PAST TWO YEARS.
14. YOUR APPRAISAL FEE WILL BE PAID DIRECTLY TO THE APPRAISER AT THE TIME THE PROPERTY IS APPRAISED.
15. ENCLOSE A CHECK FOR \$10.50, MADE PAYABLE: Express Mortgage Lenders, Inc. PLEASE REFERENC THE CHECK STANDARD ACTUAL CREDIT REPORT.