

Please provide all the following documents in order for us to efficiently process your home loan and insure the 25 day close guarantee.

Items needed 24 to 48 hours from today:

- Provide a clear copy of your Social Security card (FHA loans only). If you do not have this, please provide copy of your Passport or other State issued ID.
- Provide a clear copy of your Driver's License. If you are a permanent resident, please provide copy of your permanent resident card front and back.
- Two most recent monthly asset statements to be used for this loan (checking, savings, 401k, IRA, stocks/bonds, etc.). **Please be sure to include ALL PAGES, EVEN IF BLANK.** If statements are quarterly, please provide most recent quarterly statement, all pages. NOTE: Online statement printouts must show; bank name, account number, borrower name and borrower address to be accepted.
- Most recent Pay Stubs covering a FULL ONE MONTH PERIOD for all borrowers.
- Provide Copies of your 2 most recent W2's.
- Provide copies of your last 2 years Federal Tax Returns (all schedules), all pages. If you have not completed your most recent year's Taxes, please provide a copy of the extension form.
- If Self Employed, please provide your most recent Business Licenses and all corporate returns with all schedules. If Business License is not available please provide a CPA letter.
- If you currently own any property or hold additional mortgages (including Equity Lines of Credit), ALL OF THE FOLLOWING must be provided for ALL properties owned: Current Mortgage Statements, Homeowners Insurance Declarations Page, current Tax Bill. If there is an HOA, please provide amount of HOA monthly dues.
- Letter of explanation for any deposit that exceeds normal payroll.
- Paper trail of any money transfers with supporting documentation.
- Copy of cancelled earnest money check.
- Letter of explanation if moving to another primary residence. Explain disposition of current home and the motivation for occupying the new residence. (i.e. bigger home, school districts, closer to work, medical reasons, size of lot, etc.)
- Signed disclosure packet all pages.
- Appraisal credit card authorization form signed. (Attached)

Items needed 24 hours after loan approval:

- Any and all conditions requested from the processor or underwriter
- A copy of your homeowners insurance policy – fully executed

See page 2

Every individual and every loan is unique. So from time to time there may be other information needed from you during the loan process. We ask you to be proactive in helping us obtain that information, this will ensure your expectations are not only met but exceeded. If you have questions regarding the information above or during the loan process feel free to use me as a resource. I am always available to answer questions and want to make sure you understand every step of the home buying process!



- Phone
- Fax
- Visit me online
- NMLS#

Please fax all documentation to _____

or

Scan/Email to _____



This form will be used solely for the purpose of requesting the appraisal on this property. It will become part of your file and will be kept confidential. Please fill in the form entirely. Once complete, please print, sign, and date, and fax or email to the below info.

MasterCard

Visa

Amount: \$ _____

Name of Cardholder (as it appears on card) _____

Billing Address - Street _____

City, State, Zip _____

Cardholder Telephone Number _____ Cardholder Fax Number _____

Email Address (for receipt) _____

Description of Payment _____

Credit Card Number _____

Security Code (3-digit) _____ Expiration Date _____

I hereby authorize First California Mortgage Company to charge this card for the amount specified above:

Cardholder Signature: _____

Date of Signature: _____

Please fax to _____

or

Scan/Email to _____

