

APPLICATION DIRECTIONS

Dear Applicant(s),

Thank you for entrusting *Landmark Financial Services*, to service your mortgage loan needs. The following is a list of information that may be required to process your loan.

PLEASE PROVIDE COPIES OF THE FOLLOWING:

- Last two years 1099's / W-2's.
 - **TWO (2)** current paycheck stubs for the most recent month pay period(s) for each borrower.
 - Two months most **current/complete including all pages** of bank statements on all assets listed on application and proof of down payment funds or Gift letter.
 - Current Declaration Page (hazard insurance) when refinancing or name of agent & phone number for purchase loan.
 - Verification of any other income: pension, retirement, award letter for social security, ETC.
 - Mortgage coupon and/or statement (when refinancing).
 - Rental agreements, proof of insurance and taxes on all rental properties.
 - **Appraisal** of the subject property will be done at a cost of approximately \$ 400.00 to \$450.00. **THIS WILL BE CHARGED TO YOUR MASTER CARD OR VISA AND IS NOT REFUNDABLE.** *Cost of appraisal will vary depending on the type of property, its size, value and type of loan.
 - **Renter(s):** lender may require proof of current landlord's name & address "or" provide "12" months cancelled checks (copy of front & back).
 - Considering impounds for taxes and insurance? Ask your loan agent for information.
 - **A legible / valid DRIVER'S LICENSE for all borrowers. SOCIAL SECURITY card(s) for FHA, VA and Government loans.**
 - **PROVIDE YOUR EMAIL ADDRESS:** (Required to receive copy of appraisal)
Print the address clearly: _____
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If self-employed provide copies of the following, if applicable:

- Last two years personal federal income tax returns and all schedules.
- If incorporated – last two years corporate returns
- If you have a partnership – last two years partnership returns & K-1's

We request that you follow these instructions carefully to help expedite the processing of your loan. Please do not hesitate to call this office if you have any questions. Thank you for doing business with Landmark Financial Services.

11/25/2009