

Information Needed for a Loan Application

At *San Diego's Finest Real Estate*, we have access to over 50 lenders to ensure you the best rate available. The government's new economic stimulus package will temporarily increase limits on conforming loans (up to \$729,750), making both new purchases and refinances for homes in San Diego much more affordable (through 2008).

Refer two buyers or refinances to us and we will give you a **complementary loan** at our wholesale cost.

Your privacy is of the utmost importance to San Diego's Finest Real Estate. Did you know that when your credit report is run, the Consumer Credit Reporting Companies (Equifax, Experian, Innovis, and TransUnion) often sell your personal information to other entities.

You have the right to "opt out", which protects your information from being sold to other parties for 5 year. You may also "opt out" permanently. Visit: <https://www.optoutprescreen.com>

Please fax all documents to (866) 455-1017 to get started

- _____ Driver's license(s) [please enlarge and fax]
- _____ Residence addresses—past two years
- _____ W-2s (two years) and two most current paycheck stubs.
- _____ If self-employed, last two years **federal** tax returns and a letter from your accountant stating you have been self employed for at least 2 years or a copy of your business license for 2 years
- _____ Last three months of bank statements
- _____ Recent mortgage statement.
- _____ Recent credit card statement(s) only if your balance is not paid in full monthly.
- _____ Automobile loan statement.
- _____ Two most recent statements for stocks, bonds, retirement accounts, 401-K, IRA, etc.
- _____ Full divorce decree, if applicable

* For either a home purchase or refinance, be prepared to pay the appraiser at the time of service



For more information contact:
www.SanDiegosFinestRealEstate.com
(858) 755-2111 Telephone • (866) 455-1017 Facsimile

What to Expect Loan Process

PROTECT YOUR PRIVACY
DO NOT allow the
 credit bureaus to sell
 your personal information
 To opt out, go to
<https://www.optoutprescreen.com>



TO GET STARTED...
 Fax Documentation to
(866) 455-1017

LOAN APPLICATION
[San Diego's Finest Real Estate](#)
 will contact you
 for additional information
 and to discuss loan programs.

**YOU SHOULD ONLY
 BE CONTACTED BY:**
 San Diego's Finest Real Estate
 Anne-marie (858) 755-2111
 aboyer@SDFRealEstate.com
 SD Processing
 Shannon (815) 213-0434
 Shannon@SDProcessing.com
 Appraiser
 Karin Yoelin (858) 259-1403
 kyoelin@san.rr.com
 First American Title

LOAN FILE OPENED
 Information Ordered
 Appraisal
 Credit Report
 Verifications
 Title Information
 Others, in writing...

**FIVE DAY
 FOLLOW-UP
 ON ITEMS
 RECEIVED**

INFORMATION RECEIVED
 Packaged to be sent to lender with the
 best prevailing rates. Nothing happens
 until all documents are received

UNDERWRITING

APPROVED
 Commitment letter out
 Conditions Requested
 Conditions Received
 Returned to underwriting for
 conditions to be approved.
 To Funding
 Documents sent to Escrow
 Documents returned
 Funds ordered
 Loan Closes (is funded)

DENIED
 Notice to branch
 Branch forwards
 File returned to processor

SUSPENSE
 Conditions to Processor
 Processor fulfills
 Return to underwriting
 for approval

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