

Short Form Mortgage Application

Borrower Name: _____ SS# _____ DOB: _____

Co-Borrower Name: _____ SS# _____ DOB: _____

Married: _____ Unmarried: _____ Kids/how many? _____ Child Support/Amount: _____

Current address: _____ City: _____

State: _____ Zip: _____

Own How Long: _____

Rent Monthly Rent: _____ How Long: _____

EMAIL ADDRESS: _____

If Less Than Two Years At Current Address:

Previous Address: _____ How Long? _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____ Cell: _____

Home Phone: _____ Work Phone: _____ Cell: _____

Current Employer: _____ Title: _____

Address: _____

How Long? _____ Gross Monthly Income (before taxes): _____ Self Employed? _____

Co-Borrower Employer: _____ Title: _____

How Long? _____ Gross Monthly Income: _____

If Less Than Two Years at Current Employer:

Previous Employer/Address: _____ How Long? _____

Previous Co-Borrower Employer: _____ How Long? _____

Do you own other residential properties/how many _____

Name of Bank, S&L or Credit Union: _____

Account Balance: _____ Gift Funds: _____ From whom: _____

I/We authorize **Emerald Coast Investments** to perform a credit analysis using the information provided. Consent is therefore given to obtain a Credit Report from a reputable credit-reporting agency. All information will be used for this purpose only and will not be used for any other reason. **Thank You for the Opportunity to Serve You!**

X _____ Date: _____

X _____ Date: _____

Emerald Coast Investments

Rick Stevens: Mortgage Broker Agent NMLS #0239387

Direct (619) 422-3810 rickdstevens@cox.net

18141 Beach Blvd., Suite 370 Huntington Beach, CA 92648

(877) 645-3667 Off. (714) 782-6001 Fax

Chandra Butcher-Loan Coordinator NMLS#364803 (775)847-7779 direct/ chandrabutcher@gmail.com

NEEDS LIST FOR HOME LOAN APPROVAL

- Social Security cards of all applicants and resident alien card if applicable.
- Drivers License
- Complete address for the past 2 years (including complete name and address of landlords for past 24 months)
- Name, address, phone numbers for all employers for past 24 months.
- Copies of previous two years W-2 forms, 1099's
- Last 2 years Tax Returns (Complete copies of all pages and schedules)
- Copy of 2 most recent year-to-date pay stubs
- Social Security Awards Letter stating your benefits, if receiving
- Proof of retirement income with letter from company retired from, if retired
- Two months most recent statements for deposit accounts, stocks, bonds, ALL PAGES.
- For Child Support/Alimony bring copies of court records of cancelled checks showing receipt of payment for 3 months or divorce decree showing terms.

If you are applying for a V.A. Loan:

- DD-214, Certificate of Eligibility (we can order for you), or statement from your Commanding Officer if you are on active duty.

If you are self-employed or paid by commission:

- Previous two years Federal Income Tax Returns with all schedules, K-1's, Corporate if applicable.

If you own other properties:

- Address of properties and current market value
- Any debt owed on properties; Lender's name, address, account number, monthly payment and current balance
- Mortgage coupon and insurance bill
- Copy of previous two years Federal Income Tax Returns with all schedules.
- If rented; copy of lease

If you have filed bankruptcy in the last ten years:

- Copy of petition and discharge, handwritten explanation of reason for bankruptcy, evidence of excellent credit since the bankruptcy.

If you have any questions while you are reviewing, please feel free to contact me.

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