

Mark White
Mortgage Banker

Golden Empire Mortgage

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Pre-Qualification Procedures & Documentation

Thank you for inquiring with Golden Empire Mortgage regarding your real estate Financing needs. We pride ourselves on providing outstanding customer service. Always feel free to contact us directly if you have any questions regarding the loan process.

To properly qualify you for the best home loan to fit your needs, a loan application and the required supplemental documentation has been provided for you to print at your convenience. Many of the forms simply require your signature. If you don't know how to complete particular items, either call and ask, or leave the item blank. Along with your application, please include as much of the following information as possible so we may provide you fast and competitive service:

1. Last 2 (two) years W-2 forms(s)
2. Last 2 (two) years Federal Income Tax Returns (1040's) – ALL PAGES
3. If self-employed please provide the last 2 (two) years of business tax returns – ALL PAGES
4. 1 month's most recent pay stubs
5. 1 month's most recent bank statements for all accounts (checking, savings, 401K, stocks, annuities, etc.) Please include all pages.
6. If currently renting, provide landlord name, address and phone number.
7. If applicable, bankruptcy papers and/or divorce papers.
8. To start the loan process, an application fee of \$495.00 is required. (This will be applied towards closing costs.)

If this is a refinance please contact us to find out if you qualify for expedited processing & reduced documentation

Please complete as much of the application as possible and sign all forms. If there is a question regarding any section of the application, please leave it blank, I will complete this information upon receipt of your documentation. By signing the loan application and disclosures, you are under no obligation to obtain a loan from Golden Empire Mortgage.

Please call when you have the materials completed at (661) 287-1900 or my voice mail at (661) 286-5262. Thank you once again for allowing me to be of service. I look forward to speaking with you soon.