

INSTRUCTIONS FOR APPLICATION COMPLETION

THANK YOU FOR SELECTING ADAM MORTGAGE COMPANY.
THE FOLLOWING LIST OF INFORMATION IS NEEDED TO PROCESS YOUR LOAN.
PLEASE BRING OR SEND THE FOLLOWING INFORMATION.

* **CREDIT REPORT:** \$20.00/APPLICANT, TO ADAM MORTGAGE AT APPLICATION.

* **APPRAISAL FEE:** \$350.00 TO ADAM MORTGAGE WHEN REQUESTED.

* COPY OF EXECUTED SALES or BUILDERS CONTRACT.

* CURRENT DRIVERS LICENSE and SOCIAL SECURITY CARD/ PASS PORT

* PAYCHECK STUBS FOR MOST RECENT 30-DAY PERIOD.

* PREVIOUS TWO YEARS W-2 FORMS: 2008 and 2009

* PREVIOUS MONTH OR QUARTERLY STATEMENT ON ALL DEPOSITS AND INVESTMENT ACCTS. (CHECKING, SAVINGS, CD'S, MUTUAL FUNDS, IRA'S, STK BROKERAGE, ETC.) *****ALL PAGES REQUIRED*****

* COPY OF LEASES REQUIRED ON ALL RENTAL PROPERTIES **"OWNED"**.

* LANDLORD AND EMPLOYER VERIFICATION: NAME AND PHONE NUMBER.

IF SELF-EMPLOYED OR COMMISSIONED, BONUSES, OR PARTNERSHIP DISTRIBUTION'S ARE RECEIVED, THE FOLLOWING WILL BE NEEDED:

* PREVIOUS TWO YEAR'S PERSONAL TAX RETURNS WITH ALL SCHEDULES ATTACHED, INCLUDING K-1 STATEMENTS.

* PREVIOUS TWO YEAR'S CORPORATE OR PARTNERSHIP TAX RETURNS WITH ALL SCHEDULES ATTACHED.

* CURRENT YEAR-TO-DATE BUSINESS INCOME STATEMENT & BALANCE SHEET.

ADDITIONAL ITEMS TO REFINANCE YOUR HOME

* COPY OF NOTE AND SETTLEMENT STATEMENT (HUD-1)

* COPY OF SURVEY & CURRENT MONTHLY MORTGAGE STATEMENT

* DECLARATION PAGE OF HOMEOWNERS INSURANCE (will show dollar amount)