



California Home Buyer Approval Documents

Thank you in advance for allowing us to work with you.

We are a licensed direct lender.

Our Home Buyer Approval Process takes the guesswork out of financing; you will have, in writing, a commitment for a maximum loan, interest rate and term within a few hours.

We offer same day loan approval on all of our homebuyer programs, so you will not have any delays in making your offer to purchase. We will structure all closing costs to be included in the purchase price so you will have less out of pocket expense, we will email you an approval letter for your real estate agent.

I have provided the homebuyer approval application, which needs to be completed and signed in order to get fully pre-approved. All information provided will remain secure and strictly confidential.

Please fax or mail these documents along with last year W2s and most current pay stubs. If you are considering a different loan amount or term, please write in the amount you have decided on.

We will hopefully approve your loan and email you a firm approval and firm interest rate within a few hours.

I will also Email you some additional information about the closing process and some of the available loan options, which will assist in providing you additional extensive financing knowledge.

I sincerely hope we can work together and I am always available via office or email 7 days a week. We have over 16 years of experience in real estate & mortgage lending, and we work extremely well with all our homebuyer clients and real estate agents and will communicate confidently and effectively.

Through hard work and determination, Our Company has established itself as a premier California mortgage lending institution. We continually strive for perfection putting our customer's requirements first. We are a California licensed direct mortgage lender with impeccable credentials.

Loan Processing Support Team



Communication Options

Toll Free 877-457-1447
Local 714-265-7777
Fax 714-265-7982

50 Year Mortgage * 40 Year Mortgage * 30 Year Mortgage * 15 year Mortgage * Pick a Payment Loans * Commercial Financing





Purchase Pre Approval Form



Loan Amount: _____

Purchase Price: _____

Home#: _____

Cell#: _____

Email: _____

Borrower

First

M

Last

DOB

S.S. #

Employment:

Name

Position

Yrs Employed

Monthly Income

Credit Score (if known)

Co-Borrower

First

M

Last

DOB

S.S. #

Employment:

Name

Position

Yrs Employed

Monthly Income

Credit Score (if known)

Property Info:

Current Address:

Rent Years

Property to be purchased Address: TBD or Future Residence

Property Type

Down Payment (if available)

Borrowers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan.. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that the lender reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make and false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan.. As part of the application process, The lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the lender and to any investor to whom the lender may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. The lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.

Borrower Signature _____ Co-Borrower Signature _____

SSN: _____

SSN: _____

Date: _____

Date: _____

Home Buyer Process

This is the process as soon as we have you pre-approved for your home purchase.

We will email you a Pre Approval letter for you to provide to your real estate agent or directly to the seller if needed.

We ask that you do not allow anyone to re-run your credit as the score will go down; this may have a negative impact on the approval.

I will outline the process for your home loan below.

1. Find a property you like and make an offer, make sure the property is not a manufactured home or modular home.
2. Negotiate the sales price with the seller; make sure you have them provide a seller closing cost credit, not to exceed 3% of sales price to help with less down.
3. After the contract has been signed by both buyer and seller, please fax us a copy at 714-265-7982 so we can add to our file and lock in an interest rate.
4. We recommend you hire a home inspector or contractor to look at the property for any major issues as soon as possible.
5. If the inspection goes well, we will then order the appraisal, you will want to meet the appraiser at the property, he will determine the fair market value.
6. Your real estate agent or seller will be ordering the title insurance and closing agent location, this is where you will sign final documents, get the keys and close on the home.
7. You will need to check on homeowners insurance, get a quote from your auto carrier or a reputable company, usually \$40-\$80 a month.
8. We may need a few minor things prior to closing; we will notify you immediately if needed, example updated pay stubs or a current bank statement.
9. Once we have the appraisal, title insurance, homeowners insurance and any other closing conditions needed, we will order closing documents.
10. We will schedule your closing with the settlement agent and seller, the closing agent will request funds via wire from us for final closure.

That is pretty much how the process works. Call us if you have any questions