

Updated Instructions for ALL SUBMISSIONS

In order to help expedite your buyer approvals and thusly your closings if the following steps are followed to the letter it would take no time at all to get you verbal approvals and set you on your way to getting a contract and closing.

1. Fully and legibly complete “every” section of the application covering 2 yrs on residence and employment. It also helps if you could note what kind of assets the borrower has access to that is in their name.
2. Collect all of the documents that are on the document sheet that we have supplied you with (paystubs, W-2’s, All page of last two months bank statements, drivers license and social security card). Please stack them in that order as well when you fax.
3. Stacking Order to scan and send to Erin (SEND ALL PAGES OF EACH ITEM):
Erin.A.Dykstra@gmail.com
 - a) Application
 - b) Credit report
 - c) Credit authorization form
 - d) Note bid sheet
 - e) Buyer / Seller Information Sheet

IF POSSIBLES TO GET UP FRONT

- f) Paystubs
- g) W-2’s
- h) Bank statements
- i) Drivers license and social security card.

This will allow us to quickly review the submission with everything we need and get you an answer much faster.

More importantly, and it has become much too prevalent that very pertinent information is being withheld. This causes delays in coming back to you for additional explanations and documentation and ultimately you are the one that looks bad as it is your customer. Give us ALL OF THE FACTS. We are the middle guys with years of experience and are up to date with all of the new changes. **We’d rather have more than we need in the file and use only what is needed.**

Fax Cover Sheet

Fax number: 616-570-0866

CALL BEFORE YOU FAX!

In order to be sure your fax does not get mixed with other faxes, call us at: 616-570-0866 before you fax so that we will be there to receive it in full and make sure everything has been submitted. Ask for Erin when you call.

Home Seller Assist Contact: Erin Dykstra Team Leader: Brenda Goelich

My Phone #: 616-570-0866

My E-mail: Erin.A.Dykstra@Gmail.com

If listed, Realtor Name _____

Realtor Phone _____

Seller(s) Name: _____

Seller(s) Complete Address: _____

Seller(s) Phone #: (____) _____

Seller(s) E-mail: _____

Buyer(s) Name: _____

Buyer(s) Phone #: (____) _____ Work: (____)

Buyer(s) E-mail: _____

Total number of pages: _____

CIRCLE EACH

1. If buyer has collections or judgments, can they pay these off before closing?
YES NO *If "NO", then don't submit this application. (medical collections are acceptable)*
2. Has buyer been out of Bankruptcy/Foreclosure for at least 24 months (discharged) YES NO *If "NO", then don't submit this application.*
3. Are all Three Credit Scores shown on full credit report attached to this application? YES NO *If "NO", then don't submit this application.*

Comments:

Fax in the following forms only:

- Buyers Information Form: Filled out neatly, completely and signed.
- Buyers Authorization to Pull Credit: Filled out completely and signed.
- Credit Report with Scores Can use www.freecreditreport.com (have buyer pull their own credit report and provide. Include all buyers.

(Always use this coversheet when faxing in forms and paperwork.)

REAL ESTATE NOTE WORKSHEET

PLEASE PRINT or TYPE CLEARLY

MY INFO

Name:

Phone:

E-mail:

BUYER INFO

Names:

Credit Scores:

PROPERTY INFO

Property Type: SFR Duplex /4-plex Condo/Townhome

Residence: OO 2nd Home Inv. Property

Simultaneous Purchase: Yes No

Property Address:

Appraised Value: \$

Sale Price: \$

Down Payment: \$

Face Value of Note: \$

Terms in Months:

Interest Rate:

Payment Amount: \$

1st Payment Date:

Pmts. Received:

Balance: \$

Comments:

Date Seller Purchased Property:

Purchase Price:

Cost of Improvements:

Do you have an appraisal?

APPLICATION

(PLEASE FILL OUT COMPLETELY and **PRINT** CLEARLY)

Date: _____

Applicant's Name: _____ SS#: _____
- -

Co-Applicant's Name: _____ SS#: _____
- -

Present Address:

City: _____ State: _____ Zip: _____ County: _____

Number of Dependents including yourself: _____ Length of time at Present Address: _____

Previous Address (if at present address is less than 2 years)

Landlord's Name: _____ Phone: _____

Address:

Monthly Rent: _____ Length of time at Previous Address: _____

Reason for Leaving

Previous Address (if present and/or previous address total less than 5 years)

Landlord's Name: _____ Phone: _____

Address: _____

Monthly Rent: _____ Length of time at Previous Address: _____

Reason for Moving:

Have you ever been evicted, sued for nonpayment of rent, or breached a lease? (If so, explain)

Phone Numbers

Home: _____ Mobile: _____ Fax: _____

E-mail: _____ Best time to call you: _____

Employer(s)

Applicant's Employer

Company Name: _____ Job Title:

Address:

Date of Employment: _____ Gross Monthly Income: \$ _____

Work #: _____ Ext. _____ Supervisor: _____

Previous Employer: _____ Job Title:

Address:

Date of Employment: _____ Gross Monthly Income: \$ _____

Work #: _____ Ext. _____ Supervisor: _____

Co-Applicant's Employer

Company Name: _____ Job Title:

Address:

Date of Employment: _____ Gross Monthly Income: \$ _____

Work #: _____ Ext. _____ Supervisor: _____

Previous Employer: _____ Job Title:

Address:

Date of Employment: _____ Gross Monthly Income: \$ _____

Work #: _____ Ext. _____ Supervisor: _____

Other Income, (specify source):

Automobiles

Applicant's Drivers License Number: _____ State: _____ DOB: _____

Co-Applicant's Drivers License Number: _____ State: _____ DOB: _____

1) Make/Model: _____ Year: _____ Plate #: _____ State: _____

2) Make/Model: _____ Year: _____ Plate #: _____ State: _____

3) Make/Model: _____ Year: _____ Plate #: _____ State: _____

Monthly Liabilities

Rent _____ Auto _____ Utilities _____ Phone _____ Credit Cards _____

Insurance _____ Child Support _____ Alimony _____

Loans _____ Others _____

Do you have any credit problems?

What is your present credit rating? Excellent _____ Good _____ Fair _____ Poor _____ Unsure _____

Have you had a Bankruptcy in the last 7 years: Yes _____ No _____ If yes, year dismissed:

If yes, explain:

Type of Home Desired

Bedrooms ____ Bathrooms ____ Square Ft _____

Preferred Locations (List in the order of your preference)

1) _____ 2) _____ 3)

Price of Home (if you have located one already) _____ or Price Range you Desire

Date You Are Able To Move In? _____ How Long You Have Been Looking? _____

Adults ____ # Children ____ # Pets ____

What is the maximum monthly mortgage you could pay, while still remaining in your comfort zone?
\$ _____

Your present monthly rent? \$ _____ Deposits \$ _____

What is the most down payment you are prepared to pay today? _____

Personal References

Name: _____ Phone:

Address:

Relationship: _____ Length Known: _____

Name: _____ Phone:

Address:

Relationship: _____ Length Known: _____

Name: _____ Phone:

Address:

Relationship: _____ Length Known: _____

Name: _____ Phone:

Address:

Relationship: _____ Length Known: _____

In Case of Emergency Notify

Name: _____ Phone:

Address:

Relationship: _____

How Did You Hear About Us? Sign _____ Paper _____ TV _____ Radio _____ Realtor _____ Loan
Officer _____ Other _____

Name/Location:

CREDIT REPORT AUTHORIZATION AND RELEASE

Authorization is hereby granted to the Seller, Saxton Corporation hereafter referred to as (Company), any of its agents, affiliates, or referred lenders, to obtain a standard factual data credit report through a credit reporting agency chosen by Company.

My signature below authorizes the release to the credit-reporting agency a copy of my credit application, and authorizes the credit-reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc). Authorization is

further granted to the reporting agency to use a photo static reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information.

The undersigned applicant hereby authorizes the Seller, Company, any of its agents, affiliates and/or referred lenders to contact them directly to discuss any of the matters as may be necessary in the course of obtaining information to facilitate the purchase of a property.

The undersigned applicant hereby authorizes the Seller, Company, any of its agents, affiliates and/or referred lenders to contact me directly to discuss any possible questions that they might have.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy, or facsimile) is considered an original.

Buyer(s) Printed Full Name Co-Buyer(s) Printed Full Name

Buyer(s) Signature Date Co-Buyer(s) Signature Date

NO PERSON OR PERSONS SHALL BE DENIED THE RIGHT TO RENT OR PURCHASE OUR PROPERTY BECAUSE OF THEIR RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN OR ANCESTRY.

All information contained herein is strictly confidential, and is for the sole purpose of determining how our program would best be suited for your present financial needs and future goals.

Please fax the completed application to: **616-570-0866** Keep the original.