

NOTE: PLEASE USE BLACK INK PEN TO SIGN YOUR LOAN PACKAGE!

If you received an application package in the mail from us, review the section, entitled “**UNIFORM RESIDENTIAL LOAN APPLICATION**” for accuracy. Complete or correct any missing or incorrect personal information. Strike and write, do not use white out. Similarly if any of the material information regarding the loan program that was discussed with you differs, please call your loan representative for clarification or to make corrections.

After reviewing, completing and/or correcting the information, please sign the forms where indicated by the words: “Applicant” “Borrower” “your Name” or where highlighted, and return the forms to the address below:

Interactive Financial Corporation 8800 Barnes Lake Rd Suite 500, No. Huntingdon PA 15642

To ensure a quick closing, respond immediately to any correspondence from us. Our email: Askus@tgmckenzie.com

The following documents are required, to prepare or to start the processing of your loan application. Please review this list and submit with your application the items that are applicable to you.

- Name address and contact numbers for your Settlement Attorney; Your Realtor (if applicable)
- Employers name and address for the most recent 2 years (if wage earner)
- Pay stubs for the most recent 1 month
- W2s for the most recent 2 years employment
- Award letters for Retirement, Social Security and or Disability Pension income (if applicable)
- Your job title (Applicant’s title must be reasonable for the income being stated for stated income loans only)
- Tax returns for the most recent 2 years (if self-employed, or commissioned)
- Letter from accountant verifying the existence of your business for at least 2 years (if self employed)
- Copy of lease for all rental income. Guidelines require you to have filed this income on your taxes for recent 2 yrs
- Land lord’s name address and phone number for the most recent 2 years
- 12 months most recent cancelled returned checks (verification of rent payment, if applicable)
- Bank statements for the most recent 3 months, (all pages from each statement)
- Reserve Funds **may** be required: Primary resident 1 to 3 months. Investment Property 6 months
- 401k or other retirement account, most recent 3 months statements
- Legible Contract of sale fully executed, as soon as available
- Alien Registration card (if applicable);
- Copy of Social security card; copy of drivers license, required by the Patriot ACT.
- Explain derogatory credit issues (if applicable, you may be required to provide documents to support extreme Explanations). If applicable: provide all schedules of your Bankruptcy discharge documents.
- Provide most recent tax bill, mortgage statement(s) and the mortgage note for all properties you own (if applicable)
- Provide homeowner’s insurance declaration page, for subject property and all properties you own (if applicable)
- Copy of deed, subject property (if refinance)
- Copies of HUD1 for all previously acquired or sold properties (not shown on credit report)
- To expedite the preparation or processing of your loan application, you are authorizing IFC to order an appraisal report of the subject property on your behalf, C.O.D. at the time of inspection. Estimated cost \$375+/-; multi units are more.
- Upon the returned receipt of your signed application package, we will review process and submit your loan package to a Lender that best match your need. We are a mortgage banker that also acts as a Mortgage Broker. You may receive additional disclosures from the Lender that your loan package was submitted to, generally the Good Faith Estimate and the Truth in Lending Disclosures. The Good Faith estimate and Truth in Lending disclosures from us is included in our loan package to you.

Please be aware that other items may be required during the processing of your loan. To ensure the highest quality of service, please respond to any additional conditions that may be required of you during the processing of your loan. Of course we understand that a lender who honors its commitment to you is important to you. We understand that you have choices. We will work hard to remain your choice. Look for us always to go the extra mile. We sincerely appreciate your consideration to support our business.