



**FRF Group**  
**1206 Brighton Dr.**  
**Fairfield, Ca 94533**



A Real Estate Finance Company

## ITEMS NEEDED CHECK LIST

A true commitment to customer service means processing your loan request as quickly and easily as possible. By having the information on this checklist, you will save time and help to speed the application process.

- COPY OF GOVERNMENT ISSUED PHOTO IDENTIFICATION** (Driver's License, State Issued ID Card, Passport, Military ID, Resident Alien Card)
- MOST RECENT PAY CHECK STUB COVERING MOST RECENT 30 DAYS.**
- LAST 2 YEARS W-2's.**
- LAST 3 MONTHS BANK ACCOUNT STATEMENTS** (All pages of each statement from all sources of the funds needed for closing)

In addition to the above information, other documents may be required. Copies of:

- Last 2 years Federal Income Tax Returns (all schedules) please resign copy.
- Copies of purchase contract with all addendums.
- Last 12 months canceled checks from Mortgage Lender and/or Year End Statement.
- A check payable to "CCI" in the amount of \$\_\_\_\_\_ to cover the cost of the credit report. The processing cannot begin until we are in receipt of these funds.
- A check payable to "\_\_\_\_\_" in the amount of \$\_\_\_\_\_ to cover the cost of the appraisal report. The processing cannot begin until we are in receipt of these funds.
- Proof of other income (notes, alimony, retirement).
- Most recent assets statements showing number and value of all securities held.
- Rental agreements for all income property.
- Original gift letter signed by donor.
- Final Divorce documents (if applicable).
- Self-employed applicants will need to furnish last 2 years corporate/partnership tax returns, a year-to-date profit or loss statement and balance sheet and \$\_\_\_\_\_ for a business credit report.
- Other\_\_\_\_\_

**PLEASE NOTE:** Upon receipt of your completed application, our office may need further information and/or documentation. Thank you for your cooperation.



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## EASY MORTGAGE APPLICATION KIT

Please fill out the this **Kit** portion of the application and sign the disclosures and actual application where highlighted. We will transfer all of the information onto the actual application for you.

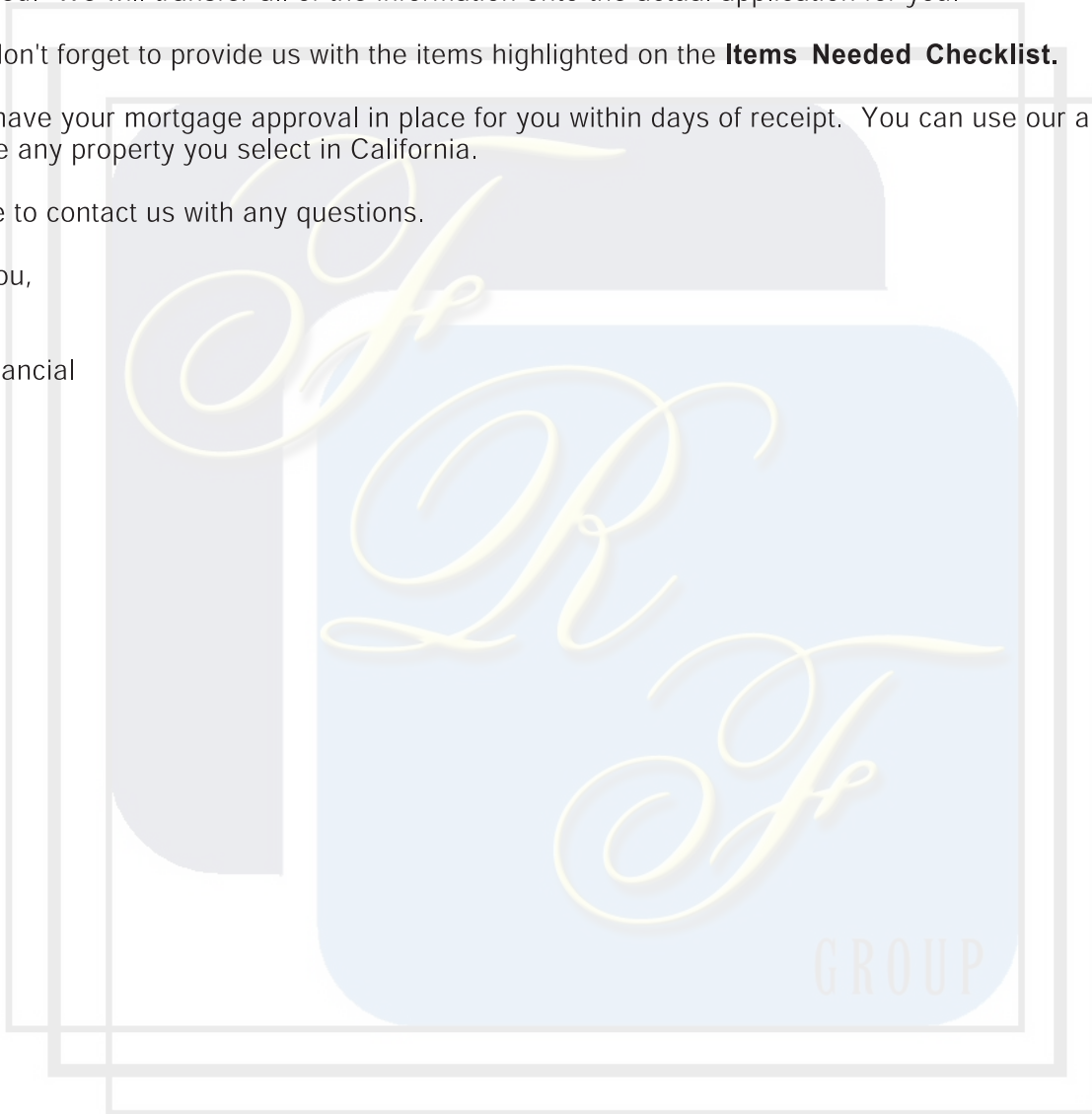
Please don't forget to provide us with the items highlighted on the **Items Needed Checklist**.

We will have your mortgage approval in place for you within days of receipt. You can use our approval to purchase any property you select in California.

Feel free to contact us with any questions.

Thank you,

UPG Financial





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**BORROWER**

1.) Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Tel (\_\_\_\_) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Soc. Sec# \_\_\_\_\_ Circle One: Own / Rent

If renting: Name of landlord for the past 2 years \_\_\_\_\_ Tel (\_\_\_\_) \_\_\_\_\_

Monthly Rent \$ \_\_\_\_\_ Years at Present Address \_\_\_\_\_ Years of School \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Age of Dependents \_\_\_\_\_

Marital Status (Circle One) Married Single Unmarried (Includes divorced & widowed)

**If less than two years at present address, please complete:**

Former Address \_\_\_\_\_

Circle One: Own / Rent Years at Former Address \_\_\_\_\_

2.) Employer \_\_\_\_\_ Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Bus. Phone \_\_\_\_\_

Hire Date \_\_\_\_\_ Title \_\_\_\_\_ Yrs in Field \_\_\_\_\_

Salary \$ \_\_\_\_\_ Commissions \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Overtime \$ \_\_\_\_\_ Child Support/Alimony \_\_\_\_\_ Circle One Pay or Receive

**If less than two years with present employer, please complete:**

Former Employer \_\_\_\_\_ Address \_\_\_\_\_

City, State Zip \_\_\_\_\_ Bus Phone \_\_\_\_\_

Employed From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_

Former Income \_\_\_\_\_

Note: If you are Self-Employed, a year to date profit or loss statement may be necessary to calculate accurate income for qualification purposes. If you own over 25% of a corporation or partnership you may be considered self-employed.



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CO-BORROWER

1.) Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Tel (\_\_\_\_) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Soc. Sec# \_\_\_\_\_ Circle One: Own / Rent

If renting: Name of landlord for the past 2 years \_\_\_\_\_ Tel (\_\_\_\_) \_\_\_\_\_

Monthly Rent \$ \_\_\_\_\_ Years at Present Address \_\_\_\_\_ Years of School \_\_\_\_\_

Number of Dependents \_\_\_\_\_ Age of Dependents \_\_\_\_\_

Marital Status (Circle One) Married Single Unmarried (Includes divorced & widowed)

**If less than two years at present address, please complete:**

Former Address \_\_\_\_\_

Circle One: Own / Rent Years at Former Address \_\_\_\_\_

2.) Employer \_\_\_\_\_ Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Bus. Phone \_\_\_\_\_

Hire Date \_\_\_\_\_ Title \_\_\_\_\_ Yrs in Field \_\_\_\_\_

Salary \$ \_\_\_\_\_ Commissions \$ \_\_\_\_\_ Bonus \$ \_\_\_\_\_

Overtime \$ \_\_\_\_\_ Child Support/Alimony \_\_\_\_\_ Circle One Pay or Receive

**If less than two years with present employer, please complete:**

Former Employer \_\_\_\_\_ Address \_\_\_\_\_

City, State Zip \_\_\_\_\_ Bus Phone \_\_\_\_\_

Employed From \_\_\_\_\_ to \_\_\_\_\_ Title \_\_\_\_\_

Former Income \_\_\_\_\_

Note: If you are Self-Employed, a year to date profit or loss statement may be necessary to calculate accurate income for qualification purposes. If you own over 25% of a corporation or partnership you may be considered self-employed.



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**ASSETS**

This section is a list of your assets, which aids us in determining your current financial position. This section is extremely important as these accounts and information is placed on your mortgage application for review.

BANKS, SECURITIES & RETIREMENT ACCOUNTS (Please provide us with three months worth of statements when returning this form)

Institution	Address	Acct #	Balance
1.			
2.			
3.			
4.			
5.			
6.			
7.			

\*Please also mark accounts of which funds for your closing will be accessed if funds are not coming from any of the above noted accounts, please explain:

\_\_\_\_\_

\_\_\_\_\_

**REAL ESTATE OWNED** (If more space is needed, please utilize the next page)

Address:

1. \_\_\_\_\_

2. \_\_\_\_\_

	Value	Loan Balance	Mo. Payment	Mo. Taxes & Ins.
Property # 1	_____ / _____	_____ / _____	_____ / _____	_____ / _____
Property # 2	_____ / _____	_____ / _____	_____ / _____	_____ / _____

**Monthly Gross Rental Income** (If Applicable)

Property # 1 \_\_\_\_\_

Property # 2 \_\_\_\_\_

Misc. Assets:

Autos: Year, Make & Estimated Value \_\_\_\_\_

For Refinance Properties Only:

Original Cost: \_\_\_\_\_ Year Acquired: \_\_\_\_\_

## **SPECIAL NOTES**

Please make any special notes you may have in this area. Please also use this area as an overflow area from the previous pages. All of this personal information will be transferred onto a standard mortgage application form for approval and underwriting purposes. We use this form solely for the convenience of our clients.

