

corporate
investors
mortgage
g r o u p

Hayes Hyman

NMLS # 112490

Sr. Mortgage Loan Officer

Corporate Investors Mortgage Group

1121 Situs Court, Suite 100, Raleigh, NC 27606

Phone: (919) 880-8811 fax: (919) 573-9571

INSTRUCTIONS

- 1. Collect the items listed on the checklist and then send to Hayes either by:**
 - a) Upload directly into your file in our secure mortgage portal. This is an encryption-secure upload after you log into your account.**
 - b) Email to: Hayes@HayesHyman.com**
 - c) Fax to: 919-573-9571 (This is a private and secure e-fax.)**

or

 - d) Bring to your initial meeting with Hayes.**
- 2. If you are purchasing a home, please provide a copy of the contract. If you do not have the contract yet, please provide the address for the property.**
- 3. If you do not have a new home picked out yet, but you want to look in a specific price range or payment range, please indicate that on your email or fax. If you have a target property, please provide the address.**
- 4. Please call Hayes Hyman when you have sent the completed forms, or when you are ready to send the completed forms, simply email or fax them.**
- 5. Do not hesitate to call Hayes Hyman with any questions at all about the mortgage loan or the attachments.**

DOCUMENTATION CHECKLIST

- Purchase Contract. If no contract is available, please provide property address and price.
- Employment and Income documentation:
 - Paycheck stubs for each borrower (most recent 2 stubs).
 - W-2 Forms for past 2 years.
 - 1099 Forms for past 2 years if you are independent contractor.
 - Last 2 year's federal tax returns (Form 1040) with all schedules included.
 - If self-employed or you own 25% or more in an LLC or Partnership, please provide:
 - Last 2 year's business tax returns and K-1's.
 - YTD income statement, paycheck stub or P&L statement.
- Asset documentation:
 - Last 2 monthly bank statements for checking and savings (ALL pages each statement).
 - Last 2 monthly statements for Source of Funds used for closing.
 - Any liquid asset should be documented with 2 monthly statements from the financial institution, or the last one quarterly statement, including retirement accounts.
 - If you can only access your accounts online, please print the full monthly statement and not just an online summary statement.
- If you have been renting: Provide the Landlord: name, address and telephone number, for past 2 year's residencies, including the address where you lived.
- Relocation information: If recently relocated to the area, please provide the employment or offer-to-hire letter, outlining relocation benefits and compensation.
- Employment Gaps: Letter of explanation for any 30+ days of gaps during the last 2 years.
- Spousal Support: Please provide divorce decree and/or separation agreement, if applicable.
- If selling another home: Please provide a copy of the contract on that house. If the home is already sold and closed within the last 3 months, provide a copy of the settlement statement.
- Current Residence: Please provide a copy of the mortgage statement on your house.
- Photo ID: Please provide a legible copy of your unexpired driver's license.
- There may be additional information required: Depending upon your individual situation, additional documentation may be needed. Check with your loan officer, if applicable.

I/We hereby authorize Corporate Investors Mortgage Group, Inc. and its loan representative to check my/our credit for purposes of determining credit worthiness in connection with my/our mortgage application and request for a loan, and to contact me/us about this loan request.

Borrower

Date

Co-Borrower

Date