

www.mylenderdankeller.com
HOME MORTGAGE CONCIERGE PROGRAM

A Message From Dan...

Greetings! Thank you for allowing me the opportunity to pre-approve you for a home loan. I am looking forward to serving you and helping you gather all of the right information you need to make the best decision as you shop for a home. As soon as you review and complete the enclosed information and return it to me, you will be ready to go out and secure your perfect home with your Realtor. Buying a home is definitely an exciting time, but it can be stressful as well. It is important to me that you feel confident about your home loan process, so I would like to give you a brief overview of what I will need to process your loan and what happens next.

Enclosed you will find my *Mortgage Concierge Pre-Approval Packet*. Please take a moment to review the information that I have provided. The enclosed packet will explain the home buying process in detail, as well as outline exactly what we need to approve you to purchase a home. For more answers to common questions that arise, you may want to visit my website at www.mylenderdankeller.com

A mortgage is one of the largest financial decisions you may ever make; and therefore it is important that you are working with a financial professional. You may only buy a mortgage 2-3 times in your lifetime, but I manage the mortgage process numerous times, every single day! My #1 focus is to serve you vigilantly as your professional consultant, negotiator, and overseer of all transactional details to ensure that you achieve nothing less than an exceptional lending experience. Together, I am confident we can transition you smoothly into the home of your dreams!

I have enclosed my contact information, so please, don't hesitate to call or e-mail me at any time.

Your Lender,

Dan Keller

Mortgage & Credit Advisor
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**PACIFIC
TRUST**
mortgage
A division of Hometown Lending, TMBG Inc.

Because It's Not Just A House, It's Your HOME!

APPLICATION PROCESS

- 1.) Apply online at www.mylenderdankeller.com (click on “mortgage center” and then select the “secure online mortgage application” to apply), or you may complete the attached packet.

- 2.) Please submit the following documentation:
 - Photo copy of valid driver’s license and social security card (scan/email works best)
 - 2008 w-2
 - 2008 tax returns
 - 2009 w-2
 - 2009 tax returns
 - Two most recent pay stubs for all borrowers on loan application
 - Two most recent bank statements (2-month’s) – all pages please☺
(in order to accept internet copies, they must have date, your name and acct # on them)
 - Two most recent asset statements – all pages please☺
 - Authorization to pull credit report (attached) – signature required
 - Credit card authorization completed (attached) – signature required

- 3.) Submit the above documentation one of the following 3 ways:
 - a. Fax to (206) 339-6343 (cover page is attached)
 - b. Scan and email to mylenderdankeller@gmail.com
 - c. Drop off documentation and we can make copies for you

PLEASE NOTE:

New banking procedures do not allow the mortgage consultant to pay for the credit report and appraisal upfront. If the seller is paying closing cost, you will be credited back these 2 fees. The credit card authorization form requesting your credit card information is needed to order a credit report for your application. This charge will be applied immediately to your card once we receive the signed authorization to pull credit. The Cost of the credit report depending on the order could be up to **\$30.00**. Please have card holder sign below to acknowledge your credit card submitted will be charged for the credit report.

In addition, once we have your approval to move forward to order the appraisal we **can** use the same card to order the appraisal, but we will verify the amount and confirm the order with you prior to placing the order for the appraisal.