

Dan Keller's



My Commitment To Communicate:

I will call you every Monday with a weekly forecast, and every Friday with an weekly update of achievement. In the meantime, you will be contacted as we continue to check-off additional items and prepare to fund your purchase!

“It is my goal to take the stress out of buying a home, and to ensure that you have nothing less than an exceptional lending experience with me & my Team!”

- Dan Keller

The Dan Keller Perfect Loan Process “Communication Checklist”

Check off each item as we work toward a smooth & timely closing

- Loan application completed online date _____
 - Credit check and property value check (refinance) date _____
 - Mortgage Analysis Consultation with Dan Keller to choose best program to meet your needs, submit to Dan all items from the “Items Needed Checklist”, and sign beginning loan application and disclosures date _____
 - Purchase & Sale Agreement Submitted To Dan date _____
 - Home Inspection is advised date _____
 - Loan is submitted to lender for credit approval date _____
 - Appraiser will call you to schedule appraisal – COD payment is required date _____
 - Lender underwrites file and issues "Conditional Approval" date _____
 - We gather final conditions for full approval date _____
 - Lender reviews conditions and issues "Clear to Close" date _____
 - Schedule closing date _____
 - Lender sends closing instructions to title company to create closing documents and HUD (settlement statement) date _____
 - Review Settlement Statement with Dan 48 hours before Escrow/closing date _____
 - Sign final documents during closing at title company date _____
- ***Please be sure to bring picture identification to closing****
- CLOSING DATE** _____ date _____

Purchases will fund the same day of closing if done early in the day, if not the wire will be received early the next business day.

Refinances and cash outs have a "Three Day Right of Rescission" and will not fund until the fourth day after the closing. (Saturdays count in the rescission period, but Sundays do not.)

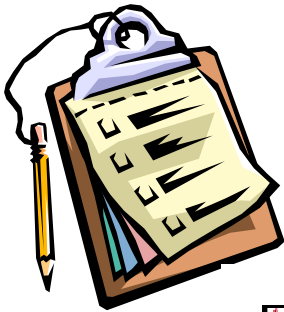
Items Needed Checklist: 2007 & 2008 W-2's and Tax Returns, 60-days bank and asset account statements, last month's pay stubs, copy of social security card & driver's license, bankruptcy and/or divorce certificates if applicable (see page 2 for the Complete Loan Items Needed Checklist)

Please Do Not Hesitate To Contact Me Directly If You May Have Any Questions ☺

dan.mortgageadvisor@gmail.com or (425) 350-7136

Items Needed To Process Your Loan

Below are items that my underwriter will request in order to complete the loan approval process. These items will help avoid any delays with your loan approval and ensure a timely close. Please retrieve these documents, and fax them to me at (206) 339-6343 as soon as possible. Thank you!



The Complete Loan Checklist

PLEASE FAX ALL ITEMS TO (206) 339-6343



APPLICATION

- Signed and completed mortgage application with disclosures



VERIFICATION OF INCOME

- Most recent pay-stubs from all employers to cover a 1-month period
- Last 2 years W-2's & Tax Returns (if USDA Rural Development Financing)



VERIFICATION OF LIQUID ASSETS (Checking, Savings, 401k, IRA...)

- Complete copies of **ALL PAGES** of the last two monthly bank, brokerage, mutual fund, and retirement statements

-INTERNET COPIES ARE NOT VALID (unless name & account # appear)



OTHER

- Homeowners insurance information
- Copy of drivers license(s)
- Copy of social security card(s)
- Divorce decree/child support documents (if applicable)
- Bankruptcy discharge papers (if applicable)