



REFINANCE MORTGAGE APPROVAL ITEMS NEEDED

Please fax the following items to: 952-487-8757 prior to application:

- Please fill out and sign the “Borrower’s Certification and Authorization” form completely.
- A credit card authorization for the credit report fee and the automated underwriting fees and appraisal. This usually costs about \$375.00 and we only will collect what we spend.

Please Fax ONE EACH of the following required items. Choose the most recent you have to fax to me. The rest will be mailed in later if needed:

- Year 2006 W2’s from all jobs (and/or 2007 W2 after January 31st 2008)
- If self employed, 2 years complete Federal tax returns, with W2’s. No state returns required. All pages complete with all forms and schedules. (**Note:** these should be mailed rather than faxed)
- Most recent **one** pay stub for each job (year end 2007 check stub after 12/31/2007 until February 1st 2008)
- 1 months’ bank statement (**all pages**) for at least one bank account (such as a checking account).
- Any legal document you have for any bankruptcy, foreclosure or divorce in which you were involved may be required later.
- **If you receive** child support, proof that you get it (stubs, copies of checks, court records, etc.) will be required later.
- The HUD-1 Settlement statement from the closing of your existing mortgage.

Call Kris Wilson at (952) 853-0222 or 651-485-1613 with any questions or concerns.

Thanks for choosing Fairway Independent Mortgage as your lender!