

### LOAN RESCUE KIT

# A IF YOU ARE READING THIS



#### CHANCES ARE YOU ARE IN NEED OF A LOAN RESCUE

Movement Mortgage advises you to stay calm and read all of the materials included in this Loan Rescue Kit to better educate and prepare yourself before proceeding. Simply follow the steps below and remember that *time is of the essence*.

#### **(+)** COMMON SIGNS OF A LOAN EMERGENCY

- 🗞 No Response
- Lack of Urgency
- - Loan Officer Requesting Items Already Provided

#### WHAT TO DO

- Stay calm and contact your Loan Officer immediately.
- Start an application online or by phone.
- Gather necessary documents.
- With a goal of 6 hours\*, your Loan Officer will alert you of the underwriting results.
- Our operations teams strive to process approved loans within 7 business days.\*
- Loan documents are finalized.

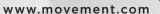
## + HERE TO HELP



#### **BRINGING FAMILIES HOME FASTER**

You've probably never heard of a mortgage company whose goal is to get your loan processed in 7 days\*, but that's exactly what Movement Mortgage delivers. We believe that faster processing can and should be done in order to get families in homes quickly and create a positive, referable lending experience for everyone involved. Our 7 Day Processing goal is our specialty, and it works in your favor. How do we do it? Contact me today, I would love to show you how.

\*While it is Movement Mortgage's goal to provide seven day processing, extenuating circumstances may cause processing delays outside of this window.





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#### **STANDARD**

- All consecutive pay stubs for the most recent
   30 days for all borrowers
- Documentation for any other source of income being used to qualify, such as pension, Social Security Income or disability income.
- Checking, money market, savings, stocks, mutual funds, IRA, 401k statements for the most recent 2 consecutive months (all pages, even if blank)
- If rentals exist in Schedule E, provide a complete breakdown of liens, taxes, insurance and lease agreements
- W-2's for the most recent 2 years
- Copy of photo ID

#### IF SELF-EMPLOYED

- Two years of most recent federal tax returns with all schedules signed/dated by all borrowers at time of application
- Business tax returns for the most recent 2

  vears
- Provide K-1 for any business where borrower has a percentage of ownership (if ownership > 25% provide copies of business tax returns for the past 2 years)

#### **PURCHASE TRANSACTIONS**

- Copy of fully executed Purchase Agreement
- Evidence of Earnest Money Deposit

#### **REFINANCE TRANSACTIONS**

- Copy of current Homeowners insurance policy and provider contact information
- Copy of most recent property tax bill or lender's escrow analysis
- Copy of owner's Title Policy
- Most recent statement for any/all property liens

#### **OTHERS**

- Employer phone number
- Proof of Permanent Residency, if applicable

**Note:** May require additional documentation in order to complete the underwriting process.







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## THE PROCESS



#### **AUTOMATED EMAIL SENT**

- TITLE COMPANY GRADES CLOSER
- LOAN OFFICER GRADES PROCESSOR
- CLIENT GRADES LOAN OFFICER





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