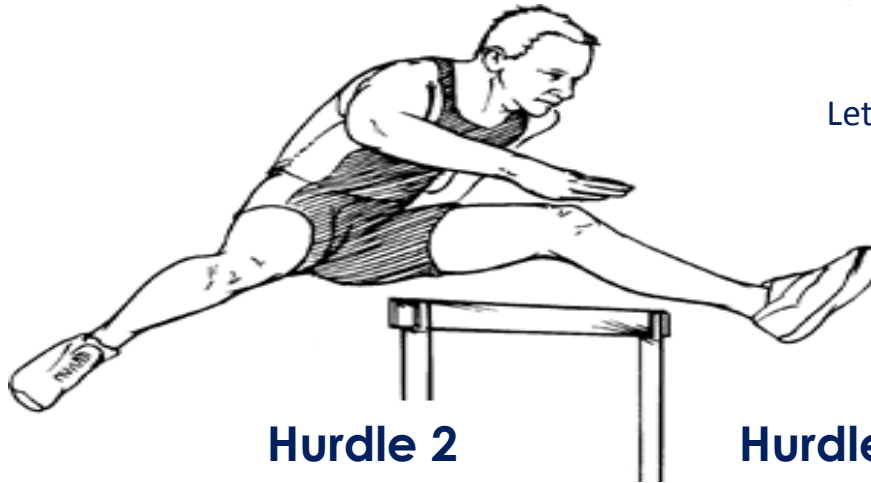


4 Hurdles to Your Home Loan ... and How I Can Help



Let me walk you through the process for a worry free transaction!

Hurdle 1

Pre Approval Stage:

1. 2 yrs. 1040's W-2's
2. Bank Statement
3. Credit Report
4. Current Paystub

Hurdle 2

In Contract Stage:

1. Executed Contract
2. Updates of Hurdle 1
3. Appraisal Order
4. Verify Escrow deposit
5. Escrow closing statement

Hurdle 3

Underwriting Approval:

1. Updates of Hurdle 1
2. Insurance Policy
3. Collect UW items

Hurdle 4

Docs/ Funds:

1. Paper trail funds to close



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