

Bankruptcy Short Sale Financing Approval Certification.

My name is _____, and I am employed by _____ (list lender name here) as a _____ (loan originator, etc.). My office address is _____ (list loan originator's office address here); my phone number where I can be reached during business hours is _____; and my email is _____.

My Washington State loan originator license number is: _____.
To qualify _____ ("Buyer") for the financing approval listed below, I personally reviewed the following information:

1. Employment Information:
 - a. Two most recent years' tax returns including all schedules and attachments.
 - b. Two most recent year's W-2's, 1099, profit and loss statements.
 - c. Most recent paystubs.
 - d. For self-employed, three most recent tax returns including all schedules and attachments; and year-to-date profit and loss statement.
2. Financial Accounts:
 - a. Three most recent months' bank statements from any and all bank accounts including complete statements with all pages attached.
 - b. Three most recent months' statements from retirement accounts such as 401(k), Individual Retirement Accounts, Annuities, etc. including complete statements with all pages attached.
 - c. Three most recent statements from stock, bond, money market, commodities and other non-retirement financial accounts.
3. Credit Information:
 - a. The Buyer(s)' credit report from the three major credit reporting agencies, Transunion, Equifax and Experian pulled within the last month.
 - b. Full and complete copies of most recent bill statements indicating minimum payments and account numbers.
 - c. Landlord name and address and 12 months' cancelled checks or proof of rental payments.
 - d. To the extent applicable, bankruptcy petition, schedules and discharge.

- e. If co-sign, cancelled checks (front and back) showing Buyer not making payments for co-signer.
- 4. Personal Information:
 - a. Driver's license
 - b. Social security card or proof of social security number
 - c. If applicable, copy of divorce decree, child support order, etc.
 - d. If applicable, green card or work permit.
- 5. Rental Property Information:
 - a. Proof of ownership – note, deed of trust, HUD-1
 - b. Proof of rent payments – cancelled checks (front and back) or other proof of payment
 - c. Proof of rental agreements – lease agreement.
 - d. Property tax assessment from county

Based on my review of the above-referenced documents, I attest that the Buyer is approved for financing and _____ (List lender name here) agrees to fund a residential mortgage loan to the Buyer in the amount of \$_____. The Buyer shall pay a downpayment in the amount of \$_____. The loan and downpayment equal \$_____.

DATED this ___ day of _____, 20____

By:_____

Print:_____

Loan Originator for:_____