



Thank you for your interest in Creekside Village West.

Because the Builder is contemplating providing construction financing for the construction of the new home, it shall be necessary to independently verify your ability to obtain end loan mortgage financing. Please contact Jeff Vos at Main Street Bank, to make arrangements to provide him with the necessary information to obtain your Pre-Approval. Jeff has been originating loans for over 15 years, and comes with a great understanding and knowledge of the home financing process.

Below is a list of information required from ALL Borrowers for your Pre-Approval:

- Copy of your Drivers License
- Copy of your Permanent Resident Card or VISA, front and back (only if you are not a US Citizen)
- Copy of your last 30 days pay stubs
- Copy of 2015 Federal Return with all pages (Include all Schedules, 1099's, K-1's) – Include 2014 if you are Self-employed or receive commission
- 2015 & 2014 W-2's
- Copy of 2 months recent bank statements (ALL pages !! And, yes, even if they are blank, if they have a page number, we need it.)
- **FOR ALL PROPERTIES YOU CURRENTLY OWN:**
 - Copy of your Current Mortgage Statement (second mortgage statement, if that applies)
 - Copy of your Current Homeowners Insurance Policy
 - Copy of your Summer 2015 & Winter 2015 Property Tax Bills
- It is also necessary to sign the Credit Authorization form on the reverse side of this letter.

This Pre-Approval does not guarantee loan approval at construction completion if job status, income, credit score, or qualifying reserves have changed, affecting the initial qualifying criteria.

At the time of final loan submission, any update of documents deemed necessary to meet standard underwriting criteria will be requested.

J. Jeffrey Vos
Mortgage Banker
NMLS# 139614
(248) 982-4653 direct cell
jeff@jeffvos.com

***If you choose to fax your documents vs. scanning and email, please fax to:
(248) 449-1566.***

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1462b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I: General Information

<input checked="" type="checkbox"/> 1. Borrower(s) (Full legal names)	2. Name and address of Lender/Broker MAIN STREET BANK 31780 Telegraph Road #150 Bingham Farms, MI 48025 TEL: 248-594-9300 FAX: 248-594-9301
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<input checked="" type="checkbox"/> 3. Date	4. Loan Number n/a	
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Part II: Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

 Borrower

_____ Date

 Borrower

_____ Date

Current Address :

Borrower #1 SS#:

Borrower #2 SS#: