



APPLICANT INFORMATION CHECKLIST **PROGRAM FOR FULL DOCUMENTATION REFINANCE**

- Original** Loan Application and Disclosures.
- Application fee** of \$550 (U.S. Dollars) for credit report and appraisal fees. (Must be drawn on U.S. Bank Account.)
- Copy of passport** and visas (if applicable).
- E-Mail Address:** _____
- Verification of Source of Funds:** (No Credit Cards) (No Gifts) (No Loans)
 - Copy of most recent **3 months** bank statements for each account to be used for reserves. (Personal checking, savings, stocks, etc.) Provide proof of account ownership and account number for each bank account.
 - Provide documentation of source for any large deposits or transfers. Copy of all wire transfers to U.S. Bank Account and/or to Builder, along with 3 copy of bank statement to show withdrawal of funds.
- Verification of Income:** (2 years of continuous employment - same line of work)
 - Salaried:**
 - Original letter completed on letterhead signed by your employer to include:
 - 1.) Current occupation
 - 2.) Length of employment
 - 3.) Current year-to-date income and past 2 years earnings
 - OR**
 - Self-employed:**
 - Original letter completed on letterhead signed by an Independent Accountant to include:
 - 1.) Current occupation
 - 2.) Length of self-employment
 - 3.) Current year-to-date income and past 2 years earnings
 - Copy of Warranty Deed (Deed to Florida House)
 - Copy of Home Owners Insurance (Florida House)
 - Copy of Title Insurance (Florida House)
 - Copy of Survey (Florida House)
 - Copy of Settlement Statement (Florida House)
 - Copy of Current Mortgage Statement
 - Details of your Management Company



All documents must be kept current.

All documents must be translated into English as necessary.

Return each item that is required to ensure your application will not be delayed nor denied.

716 Hughey Street • Kissimmee, Florida 34741

Tel.: (407) 931-2008 • Fax: (407) 931-2777

Internet Address: <http://www.universaltrust.com> • E-Mail: wilson@universaltrust.com