

STOP & READ!!!

***** NOTE: PLEASE SUBMIT THE NEW FORM 1003 IN *.PDF FILE FORMAT *****

AT THIS TIME, ALL INCOME AND ASSETS MUST BE SENT UP FRONT WITH THE SUBMISSION OF YOUR FILE!

Please submit with your file:

For W-2 employees: submit 2 most recent consecutive paystubs and 2 yrs W-2s for all jobs worked

For Self Employed borrowers: submit 2 yrs tax returns (include front page only of S Corp business or partnership returns along with all K-1s, if using depreciation)

For all assets (including retirement): submit One month bank/brokerage/retirement statement

IF YOU WANT AN EXPEDITED CLOSING, YOU MUST SUBMIT ITEMS BELOW:

- Send:
- 1) Title Commitment
 - 2) Wiring Instructions
 - 3) Tax Certificate
 - 4) Survey
 - 5) Appraisal (send to appraisals@certifiedfunding.net), unless using appraisal waiver
 - 6) Insurance Declarations Page with the following 2nd loss payee info:
 - Express Funding, Inc. dba Certified Funding Corp.
 - ISAOA
 - 17304 Preston Rd Ste 620
 - Dallas, TX 75252
 - 7) Purchase Contract (if for a purchase)
 - 8) Borrower's Authorization(s)
 - 9) Employer Printout(s) (for VOs)
 - 10) Driver's License for everyone on Deed of Trust
 - 11) Any other conditions that might be applicable

WE NEED AS COMPLETE A FILE AS POSSIBLE UP FRONT. WE ARE WORKING AS FAST AS POSSIBLE TO MEET YOUR CLOSING DEADLINE.

Certified Funding

17304 Preston Rd. #620, Dallas, Texas 75252

800-747-7998 Phone * 800-320-7151 Fax

www.certifiedfunding.net

For Submission: Send 1st Lien Combined 1003 (in *.PDF file format)/1008, Signed Submission Form and Tangible Net Benefit Disclosure at a minimum. DO NOT Disclose any 2nd lien fees on the 1st lien LE! You can now send in all documents up front for a more complete approval. Send to apps@certifiedfunding.net

LOAN ESTIMATE (LE)	By signing below, the undersigned broker certifies that they HAVE NOT and WILL NOT provide a 2 nd lien LE, 2 nd lien 1003, or any 2 nd lien fees/disclosures associated with this 2 nd lien application. Certified Funding (CF) will prepare the 2 nd lien LE.		
Borrower's Name:		Cell:	
Co-Borrower's Name:		Cell:	
B email:		CB email:	
2 nd Lien Amount:		1 st Lien Amount:	
Purchase Price:	Property Value:	CLTV:	DTI:
Property Type: <input type="checkbox"/> SFR (Detached Only) <input type="checkbox"/> Duplex <input type="checkbox"/> Townhome <input type="checkbox"/> Condo			
2 nd Lien Term: <input type="checkbox"/> 10 Year <input type="checkbox"/> 15 Year <input type="checkbox"/> 20 Year <input type="checkbox"/> 30/15			
<input type="checkbox"/> First Time Home Buyer		Mid Score Borrower/Co-Borrower:	
Loan Purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Construction/Perm	<input type="checkbox"/> Refi (No Cash Out)
	<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Improvements Escrowed	
Occupancy: <input type="checkbox"/> Primary Residence <input type="checkbox"/> 2 nd Home			
Exception Programs (Must Submit DU Findings w/ File): <input type="checkbox"/> Appraisal Waiver <input type="checkbox"/> One Year's Tax Returns (Include)			
1st Lien Terms: Rate_____% <input type="checkbox"/> Fixed <input type="checkbox"/> ARM [n/a] Interest Only			
If ARM, need ARM terms: <input type="checkbox"/> 5/1 ARM <input type="checkbox"/> 7/1 ARM <input type="checkbox"/> 10/1 ARM			
(We will not follow any other ARM products)			
Company Name:			
Loan Officer:		Processor:	
LO Phone #:		Proc. Phone#:	
LO email:		Proc. email:	
Title Company:		Phone:	Closing: <input type="checkbox"/> Est. <input type="checkbox"/> Firm
Title email:	Closer:	Date:	

THIS APPLICATION IS BEING REFERRED TO CERTIFIED FUNDING. BY SIGNING BELOW, I CONFIRM THAT NO 2ND LIEN FEES HAVE BEEN CHARGED AND NO 2ND LIEN LOAN ESTIMATE OR OTHER 2ND LIEN DISCLOSURES HAVE BEEN PRESENTED TO THE APPLICANT(S). I ALSO AM NOT RECEIVING ANY COMPENSATION FROM CERTIFIED FUNDING, OR ANY OTHER SOURCE, IN RELATION TO THE REFERRAL OF THIS 2ND LIEN APPLICATION.

IN REFERRING THIS APPLICATION TO CERTIFIED FUNDING, THE UNDERSIGNED CERTIFIES AND REPRESENTS THAT THE APPLICANT HAS AUTHORIZED AND REQUESTED THAT THE UNDERSIGNED SUBMIT THIS APPLICATION TO CERTIFIED FUNDING FOR CONSIDERATION OF A LOAN AND HAS AUTHORIZED CERTIFIED FUNDING TO CHECK CREDIT AND VERIFY EMPLOYMENT HISTORY IN CONNECTION WITH SAME. THE UNDERSIGNED FURTHER ACKNOWLEDGES AND CONFIRMS THAT THE LE STATEMENT ABOVE IS ACCURATE.

AUTHORIZED BY: _____ DATE: _____

(authorized signature & date required)