

ONE STOP FINANCIAL SERVICES

Wailana at Waikiki 1860 Ala Moana Boulevard Suite 110, Honolulu, Hawaii 96815
Telephone: (808) 983-3323 Facsimile: (808) 983-3325 www.Mortgage-Hawaii.com

Dear Valued Customer,

I would like to thank you for applying with *One Stop Financial Services* for your mortgage loan needs. I sincerely hope we can be of service to you. I have enclosed a mortgage loan application packet for you to complete. Please remember to complete and sign all of the forms in **BLACK INK**.

If you own more than two properties please complete the additional **SCHEDULE OF REAL ESTATE OWNED**. If you need more room than what is provided on pages 1-3 of the application please use the additional room on page 4. Remember to sign pages 3 of the application and all other disclosures. If a particular question is not applicable to you and your spouse please write N/A.

In order to process your application in a timely manner please provide copies of the following items when submitting your loan request:

1. Complete copies of your last 2 years Federal Tax Returns, W-2's and 1099's. Please enclose all schedules and supplements. NOTE: provide proof of other income you are claiming on the application such as commissions, bonuses, social security, pensions, VA benefits, alimony, child support income, notes, trust and etc.
2. Copies of your most current (up-to-date):
 - Full-time and part-time employment pay-stubs.
 - Statements on all savings, checking, stocks, bonds, mutual funds, and bond accounts that are listed on the loan application form.
 - Mortgage loan statements for all existing mortgage loans.
3. Copies of all rental agreements/leases for all rental properties and expense information.
4. Copies of Divorce Decree (if applicable).
5. If you are self-employed please provide a year-to-date profit and loss statement and balance sheet.
6. If this is a new **PURCHASE** transaction:
 - Include a copy of the DROA
 - If any portion of the down payment is a gift from a relative, a gift letter may have to be completed and signed by the donor of the gift.
7. If this is a **REFINANCE** transaction:
 - Include a copy of the first page of existing homeowner's policy and the new annual-premium.
 - A copy of your property tax assessment card should also be submitted.
8. If this loan is for a townhouse or condominium you will need to provide us with the name of the managing agent or property manager.
9. For leasehold properties a copy of your lease papers stating renegotiations and expiration dates must be submitted.
10. An application fee check of \$750 will be required in order to begin processing your loan application.
11. This will cover initial credit report (borrower and spouse), processing, and appraisal report cost.

Since we are processing your loan request, should we need any further documents and/or information, a prompt reply from you will be necessary in order to complete the request process in a timely manner. When your loan is approved the Lender may require you to submit additional items, which you will need to provide as soon as possible as a condition of approval.

This may appear confusing and to some people intimidating, but not to worry, our loan staff at One Stop Financial Services, are professionals and are here to work for you.

If you have any questions or need assistance with completing the attached forms please do not hesitate to call me at any time. We would like to thank you for the opportunity in serving your mortgage loan needs and are anxious to proceed with your loan.

Sincerely,

INTEREST RATE NOTICE

The interest rate quoted to you at the time of loan application is an estimated rate. Your actual contract rate will be set after loan approval and/or when the interest rate has been locked-in and approved by the Lender. The decision on your loan approval will take place after you have completed all requirements for appraisal, credit reports, employment and deposits verifications, tax returns and other documents which are necessary for a complete review of your loan application.