



LOAN RESCUE KIT







IF YOU ARE READING THIS










CHANCES ARE YOU ARE IN NEED OF A LOAN RESCUE

Movement Mortgage advises you to stay calm and read all of the materials included in this Loan Rescue Kit to better educate and prepare yourself before proceeding. Simply follow the steps below and remember that *time is of the essence*.

COMMON SIGNS OF A LOAN EMERGENCY

-  No Response
-  Lack of Urgency
-  Switching Programs
-  Loan Officer Requesting Items Already Provided

WHAT TO DO

-  Stay calm and contact your Loan Officer immediately.
-  Start an application online or by phone.
-  Gather necessary documents.
-  With a goal of 6 hours*, your Loan Officer will alert you of the underwriting results.
-  Our operations teams strive to process approved loans within 7 business days.*
-  Loan documents are finalized.
-  Loan is closed and prepared for closing day.




WE ARE HERE TO HELP



BRINGING FAMILIES HOME FASTER

You've probably never heard of a mortgage company whose goal is to get your loan processed in 7 days*, but that's exactly what Movement Mortgage delivers. We believe that faster processing can and should be done in order to get families in homes quickly and create a positive, referable lending experience for everyone involved. Our 7 Day Processing goal is our specialty, and it works in your favor. How do we do it? Contact me today, I would love to show you how.

**While it is Movement Mortgage's goal to provide seven day processing, extenuating circumstances may cause processing delays outside of this window.*

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LOAN RESCUE CHECKLIST

ITEMS NEEDED

STANDARD

- All consecutive pay stubs for the most recent 30 days for all borrowers
- Documentation for any other source of income being used to qualify, such as pension, Social Security Income or disability income.
- Checking, money market, savings, stocks, mutual funds, IRA, 401k statements for the most recent 2 consecutive months (all pages, even if blank)
- If rentals exist in Schedule E, provide a complete breakdown of liens, taxes, insurance and lease agreements
- W-2's for the most recent 2 years
- Copy of photo ID

IF SELF-EMPLOYED

- Two years of most recent federal tax returns with all schedules signed/dated by all borrowers at time of application
- Business tax returns for the most recent 2 years
- Provide K-1 for any business where borrower has a percentage of ownership (if ownership > 25% provide copies of business tax returns for the past 2 years)

PURCHASE TRANSACTIONS

- Copy of fully executed Purchase Agreement
- Evidence of Earnest Money Deposit

REFINANCE TRANSACTIONS

- Copy of current Homeowners insurance policy and provider contact information
- Copy of most recent property tax bill or lender's escrow analysis
- Copy of owner's Title Policy
- Most recent statement for any/all property liens

OTHERS

- Employer phone number
- Proof of Permanent Residency, if applicable

Note: *May require additional documentation in order to complete the underwriting process.*

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THE PROCESS



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While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application and process loans in seven days and one day closing, extenuating circumstances may cause delays outside of this window. | Movement Mortgage, LLC supports Equal Housing Opportunity. NMLS ID #39179 (www.nmlsconsumeraccess.org) | 877-314-1499. Movement Mortgage, LLC is licensed by AL # 21022, AK # AK39179, AZ # 0918544, AR # 105002, "CA Department of Business Oversight under the California Residential Mortgage Lending Act" # 4131054, "CO Regulated by Division of Real Estate", CT # ML-39179, DE # 012644, DC # MLB39179, FL # MLD200 & MLD1360, GA # 23002, ID # MBL-8027 & RRL-9397, "Illinois Residential Mortgage Licensee" # MB.6760898, IN # 18121, IA # 2013-0023 & 88883410, "Kansas Licensed Mortgage Company" # SL.0026458, KY # MC85066, LA, ME # 39179, MD # 19094, MA Banker & Lender # MC39179, MI # FR0018717 & SR0020189 MN # MN-MO-39179, "Mississippi Dept of Banking and Consumer Finance" # 39179, MO # 14-2096, NE, NV # 3402 & 3401, Licensed by the New Hampshire Banking Department 20985-MB, "Licensed by the N.J. Department of Banking and Insurance", NM, "Licensed Mortgage Banker-NYS Banking Dept" #B500997, NC # L-142670, ND # MB102519, OH # SM.501922.000 & MB.804187.000, OK # ML002646, OR # ML-5081, PA # 34374, Rhode Island Licensed Lender, Broker and Servicer 20153194LL & 20153195LB & 20153196LS, SC # MLS-39179, SD # ML.05007, TN # 112748, TX, UT # 7773921, VT # 6862 & 39179-1, VA # MC-5112, WA # CL-39179, WV # MB-32019 & ML-32020, WI # 39179BA & 39179BR. Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Rd, Indian Land, SC 29707. PID 2118 | The above content was accurate as of 08/16



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