

- b. Your most recent pay stub and last two years' W-2 forms (1099s if applicable).
 - c. If any income is earned with commission or bonus: last two years' federal tax returns with all schedules.
 - d. If self-employed: last two years' personal and business tax returns and year-to-date profit and loss statement with balance sheet.
 - e. Documentation on other income: alimony, child support, VA benefits, social security, pensions, etc.
 - f. Rental income: copy of lease(s) plus the past two years' tax returns.
4. Assets: Last two months' complete bank, credit union, investment, and retirement account statements.
 5. Miscellaneous:
 - a. Bankruptcy: Complete documents including all schedules and final discharge.
 - b. Amount of child support paid (if applicable) and copy of divorce decree and/or separation agreement.
 6. Check, cash, money order, credit or debit card for credit report fees.

The Programs.

- FHA
- VA
- Conventional, conforming loans
- Jumbo, nonconforming loans
- Super Jumbo
- Cal-Vet
- First and Second Combo Loans
- Zero Down Payment
- No Mortgage Insurance Option
- First Time Homebuyer
- Reverse Mortgages
- CalPERS
- Self-employed
- Adjustable Rate 1/3/5/7/10 Year Terms
- Interest Rate Buydown
- Credit Solutions
- 203K Renovation
- Investor Loans
- Manufactured Homes

At Royal Charter Mortgage, we will seek the best available loan program to save you money!

(559) 436-4020

www.RoyalCharter.com

DRE# 00853520

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Guiding You To Your Dreams!



ROYAL CHARTER
Mortgage

The biggest obstacle to home ownership is money. Where do I get it? What does it cost? Can I qualify for the loan I need? These are all valid questions. *We've got the answers.*

The Ease.

We can give you a pre-approval for your mortgage loan even before you find your dream home. Once you are pre-approved, you'll know exactly how much money you can spend on a home – saving you time and energy.

The Power.

With pre-approval from Royal Charter Mortgage, you'll be positioned as a "cash buyer" and sellers will know that your offer is solid. We'll give you the power to negotiate from a position of strength.



We're The Key To Financing Your Dream!

The Choices.

Royal Charter Mortgage offers over 50 different mortgage products to meet the needs of our customers. Our expert loan consultants can help you determine which one is right for you.

The Experience.

Locally owned and operated since 1979, Royal Charter

Mortgage is affiliated with London Properties, Ltd., one of the largest real estate companies in America. Our loan officers and corporate officers have over 100 years of combined real estate experience. We know what works, what doesn't and how to get you the financing you need. Next time you need real estate financing, give us a call. We've got the key – **436-4020.**

The Process.

From start to finish, you'll find that our mortgage process is as easy as **1-2-3.**

1. Call Royal Charter Mortgage to speak directly with a Mortgage Loan Consultant.

2. In about 10 minutes on the telephone, we can gather the necessary information to prequalify you.

3. By utilizing today's technology, we can deliver faster pre-approval, and **with less cost.**

The Application.

To save time and make your loan application as easy as possible, please bring the information listed below with you.

1. Social security number of borrower(s).
2. Residence addresses for the past two years. If renting, names and addresses of landlords for the past two years.
3. Income:
 - a. Employer names and addresses for the past two years.