

PulteMortgage™

OCTOBER 5, 2018

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

JACIE TEST VETERAN
20717 ALIGATOR DRIVE
COASTAL, FL 33345

Dear JACIE TEST VETERAN,

Thank you for taking time out of your busy day to speak with me about your loan application. I look forward to delivering great service and earning your business.

We realize nobody does high-fives when they hear about document requirements, but we will need some important information to move forward with approving your loan. That's why we've enclosed this Disclosure Package, along with your Uniform Residential Loan Application that is updated with the information you've provided so far.

Here are some important items to look for in your Disclosure Package:

- Uniform Residential Loan Application
- Proof of Identity and Address Information
- Hazard Insurance Information Letter
- Loan Estimate
- Voluntary Escrow Account Payment Form (VPPE)
- Intent to Proceed Form

If there's one thing we aim to be at Pulte Mortgage, it's buttoned up. Our goal is to keep the process moving and avoid unnecessary delays. But we can't do this without your help - so we need you to sign and return these documents within fifteen days.

There also may be some upfront fees that you'll need to pay before we can continue with your application. These fees are typically for a credit report and appraisal. The details are in the enclosed Advance Fee/Application Agreement. Yes, I know that fees aren't thrilling, but the easiest way to pay them is to put your bank routing information in the disclosures and authorize the amount of \$400.00. We don't actually collect this money from your account until after you receive a loan estimate and indicate your intent to proceed with the loan. That way, as soon as it's time to evaluate the value of your house, we can order your appraisal right away. If you don't want to have the money come directly out of your checking account, you can contact me to pay or mail us a paper check once you tell us that you intend to proceed.

The good news is that these fees will be behind you and you won't have to worry about paying them at closing. You will also receive a copy of the appraisal prior to your closing.

Once we receive the disclosure documents, an initial preliminary decision from our underwriters should take about a week. We'll then schedule a call with your loan processor, who will review the package and the conditions, and let you know what documents are required for verified credit approval.

The basic documents you'll need to provide for all borrowers on the loan application are:

- Most recent pay stubs - last 30 days
- Complete bank or investment account statements - most recent 2 months or last quarter
- A copy of your valid photo ID
- Most recent W-2
- Any pension and disability statements



I appreciate your business and will work hard to ensure you're satisfied. If you have any questions, please do not hesitate to contact me directly by phone at (866) 668-8871 EXT. 2036, fax at (303) 493-4666 or email at JSAWYER@PULTEMORTGAGELLC.COM.

Sincerely,

CAROLINE CHAMPAGNE, NMLS ID: 987654
LOAN CONSULTANT

Review

