

**Authorization:**

I/We have applied to JAMES B. NUTTER & COMPANY for a mortgage loan and in connection therewith, hereby authorize the release of information to verify the information therein with my/our:

- ✦ Employer(s), present or past Depository institutions as to deposits and liabilities.
- ✦ Creditors as to liabilities and payment history
- ✦ Any other persons or institutions shown therein who, in the sole judgment of JAMES B. NUTTER & COMPANY, may have relevant information.

Date: \_\_\_\_\_ X \_\_\_\_\_  
 \_\_\_\_\_ X \_\_\_\_\_

**THE FOLLOWING DOCUMENTS ARE MANDATORY FOR PROCESSING:**

- ✦ Copy of last two years W2's *and* 2 current paycheck stubs.
- ✦ If self employed or receive income on a commission basis or from rental property: Copies of last two years tax returns *with original signature/s* above photocopied signature/s.
- ✦ Copy of 3 most recent bank statements on all accounts including checking, savings, and CD's.
- ✦ Copy of most recent retirement savings plans. (I.E. 401K, 403B, and IRA's)
- ✦ Complete address/es and loan information on all other real estate owned. (Including tax return if schedule "E" is filed).
- ✦ Copy of complete bankruptcy including discharge if Bankruptcy was filed within last seven (7) years.
- ✦ Completed refinance / pre-qualification package.
- ✦ If in FL, OH, IN, MA, or OK please include copy of most recent land lot survey.
- ✦ **To expedite the refinance process, please include your \$385.00 check or credit card number and expiration date to cover the cost of the credit report and appraisal fees with this application made payable to James B. Nutter & Co.** (On no cost loans, this \$385.00 will be refunded 3 days after your loan closes.)
- ✦ **On purchases the fee is \$350.00 for the appraisal and credit report. This fee will be credited to you as part of your closing costs.**
- ✦ **For all FHA transactions \$450.00 is the required for appraisal and credit report. This fee will either be credited to your closing costs or refunded 3 days after close on a refinance.**

*As a service from James B. Nutter & Company there is no charge for Pre-Qualifying only.*

VISA / MASTERCARD / AMERICAN EXPRESS:

CARD NUMBER: \_\_\_\_\_ EXP: \_\_\_\_\_

Additional Comments:

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*If you have any questions concerning this form or your loan application, please contact your loan officer: at 816-531-2348 or 1-800-217-7334.*