



PO BOX 531  
Haymarket, VA 20168  
Office (703) 946-8035  
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**Please Fax the following supporting documents to  
our office as soon as possible:**

**Property Information FOR PURCHASE ONLY (if you already have a contract on a house)**

- Purchase Agreement.
- Copy of legal description and MLS sheet.
- If you are selling your current home, copy of listing contract.
- If you have sold your current home, copy of settlement statement (HUD-1).

**\*IF you have recently Refinanced or Purchased your home within the last 12 months you WILL NEED a copy of settlement statement (HUD-1).**

- Homeowners Insurance Information**  
(Declarations Page & Name and Number of Agent.)
- Homeowners Association Information - HOA**  
(Including: Contact Information for Person or Management Company that heads the association.)
- Most Recent Statement(s)**  
(from your Lenders for ALL Mortgages on the property)  
Names, addresses, account numbers, balances and monthly payments on all current Mortgage loans.

## Income & Assets

### Employment – **WAGE EARNER**

- Names and addresses of each employer. (For the past two years)
- W-2s (For the past two years)
- Pay stubs for the last 30 days with YTD earnings.

Statements for each bank, mutual fund, and/or investment account for the last three months.



### **Bank Statements**

Wage Earner: Personal Bank Statements (12 months) – All Pages

### If **Self-Employed**:



Tax returns for the last three years (with schedules).

1. Year-to-Date Profit and Loss Statement prepared by an accountant.
2. Signed CPA Letter.
3. Articles of Incorporation.



### **Bank Statements**

Self Employed: Business Bank Statements (12 months) – All Pages

### **PROOF OF SELF EMPLOYMENT**

Self Employed: 2yrs Business License or Articles of Inc. to show Self Employed last 2yrs and/or CPA Letter

### If you own rental property:



Tax returns for the last two years and current rental agreements.

## Miscellaneous

Photo ID and proof of Social Security number.

Residence addresses for the past two years.

If applicable, a copy of your divorce decree.

If you are not a citizen, a copy of the front and back of your green card.

This preliminary approval is based on the information contained in your submission you provided us that we have not verified. It is subject to our satisfactory review of the property, verification of your financial information, and compliance with our program requirements. The interest rate is not locked and will not be locked in until we draw your loan documents for closing. Until your interest rate is locked in, any rate increases may lower your approved loan amount. The APR is an estimate and may be more or less with any changes in rate, loan amount, or other terms. In the event that these facts, in the sole opinion of Apex Mortgage, can't be satisfactorily substantiated, this conditional notification may be changed or revoked. Offer good for 30 days from the above date.

This preliminary approval is subject to Apex tri-merge credit report. Apex will not originate loans that fall under the Federal Home Ownership and Equity Protection Act (HOEPA) or any loans that fall under any individual state "High Cost" provisions. Offer is subject to meeting the Apex benefit-to-borrower and residual income requirements as well as collateral being seasoned 1 year.

This Pre-Qualification Form is for pre-qualification purposes only and is based on the preliminary information you have provided to Apex. By continuing with this pre-qualification, you are agreeing that you understand that this is not an application for credit. A loan decision cannot be made until Apex receives a complete mortgage application and supporting documentation. The acceptance of this Pre-Qualification Form does not guarantee loan approval, nor is it an offer or commitment to make a loan to you on any terms.

**Standard Approval Conditions** (Check off conditions included with submitted loan package)

- | <u>    </u> | #  | PTD/PTF | ID |   |
|-------------|----|---------|----|---|
| <u>    </u> | 1  | PTD     | 10 | Original Appraisal (by Apex approved appraiser), acceptable to Apex Mortgage.   |
| <u>    </u> | 2  | PTD     | 11 | Original Apex Appraisal Review with all appraisal conditions satisfied  |
| <u>    </u> | 3  | PTD     | 43 | Preliminary Title max 90 days at funding. No encroachments or survey exceptions allowed.  |
| <u>    </u> | 4  | PTD     | 77 | Closing agent's wire instructions required.   |
| <u>    </u> | 5  | PTD     | 77 | Original typed loan application (1003) signed and dated   |
| <u>    </u> | 6  | PTD     | 30 | Verbal Verification of Employment by Apex Mortgage  |
| <u>    </u> | 7  | PTD     | 77 | Hazard Insurance Loss Payee: AAPEX MORTGAGE, its successors and/or assigns, 801 West Bloomingdale Ave, Brandon, FL 33511          |
| <u>    </u> | 8  | PTF     | 77 | Trimerge Credit Report - (must be less than 60 days old at funding)   |
| <u>    </u> | 9  | PTD     | 60 | 12 month mortgage or rental history or 12 months cancelled checks if privately held or VOM/VOR                                    |
| <u>    </u> | 10 | PTD     | 77 | Provide credit report & appraisal invoices  |
| <u>    </u> | 11 | PTD     | 3  | Most recent W-2 or most recent signed 1040 with all schedules or twelve months personal bank statements.                          |
| <u>    </u> | 12 | PTD     | 4  | Current paystub with YTD income (or full month's paystubs) for borrower(s).   |
| <u>    </u> | 13 | PTD     | 15 | Demands on all subject mortgages. Delinquencies must be within grade limits at funding.   |
| <u>    </u> | 14 | PTD     | 77 | Interest rate based on current approval terms and conditions only and subject to change at underwriting approval expiration date. |

**\*Completed Broker Package MUST be signed and APPROVED prior to closing.**

- |             |    |     |    |                     |
|-------------|----|-----|----|---------------------|
| <u>    </u> | 15 | PTD | 77 | 50% max DTI allowed |
|-------------|----|-----|----|---------------------|

## **CREDIT**

Borrower must have 3 trade liens. 1 tradeline must have a \$1,500 high balance. It does not have to be currently open. One of the other 2 trades must activity in the last 6 months. The two trades have no minimum balance requirement. None of the trades need to be currently open. Collections and deferred student loans can not be used as trades. Not available in all states.

- Written payoff letter for any mortgage being paid off. If the mortgage being paid off is a private mtge, the payoff letter must be notarized. Aapex may require verification of T & I escrows with the current mortgage holder.

## **SELF EMPLOYED BORROWERS**

\_\_\_ Most recent two years signed 1040's with all schedules and YTD signed P&L; or twelve months personal or business bank statement  
\_\_\_ Satisfactory evidence of Self Employment included in file

## **CASH-OUT REFINANCES**

\_\_\_ \$150,000 max cash out for A+, A, A-, B, and C grades. Cash out for C-grade is limited to 5% of the loan amount.

Your privacy is very important to us. We do not sell or share your information with third party marketers. We only share your personal information with companies involved in the loan process such as appraisers or title companies. We only send you email communications during the loan process as necessary to complete the transaction.

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## ***HARD MONEY LENDER***

***NO FICO***

***NO DOC***

***FICO Scores below 500***

***NO PROBLEM***

***.....WE MAKE THE TOUGH DEALS HAPPEN!***