

Dear Valued Client:

Thank you for contacting SGI to finance your home. Your interests and goals are our primary concern, whether this will be your first home or refinance. To ensure efficiency and success, a complete package of items listed is suggested. Please bypass items from the list that do not apply. All supporting documents can be uploaded to our secured site under your representative's e-mail signature or through our website at www.shintanigroup.com. Thank you in advance.

INCOME DOCUMENTATION:

- **Paycheck Statements:** Consecutive covering 30 days and reflecting year-to-date earnings. Include Offer Letters for new employment.
- **Federal Tax Returns (1040):** Two years with supporting statements. If applicable, include Tax Extension (Form 4868) with proof of payment to the US Treasury.
- **W-2 Statements:** Supporting statement (s) accompanying filed tax returns. Include most recent year.
- **Business Tax Returns (1120, 1120 S & 1065):** Two years with supporting statements for 25% or more ownership. If applicable, include Tax Extension (Form 7004) and proof of payment to US Treasury. K1 Forms are only needed for less than 25% ownership.
- **Business Owners (Sole Proprietor, 1120, 1120 S & 1065):** Year-to-date Profit & Loss Sheet and Balance Sheet signed and dated by preparer. Required for Jumbo loan amounts and for individuals with 25% or more ownership.
- **Award Letters for Income:** Pension, Social Security, and Disability (if utilizing income to qualify).
- **1099-R or 1099-SSA:** Pension and Social Security year-end statements (if utilizing income to qualify).
- **Employment Verification:** Complete page two of the application with your current employers contact information, page twelve is allocated for the Co-Borrower's employer contact information.

ASSET DOCUMENTATION:

- **Bank & Brokerage Statements:** Complete statements covering two consecutive and current months to be utilized toward the Down Payment and/or to meet lender Reserve Requirements, if required.
- **Retirement Account Statements:** Complete statements covering two consecutive and current months to be utilized toward the Down Payment and/or to meet lender Reserve Requirements, if required.
- **Gift funds:** A Gift Letter attached is attached to this document, funds from family members only.

PROPERTY/OTHER DOCUMENTATION:

- **Identification:** Current for each borrower, i.e. Driver's License, Passport, Etc.
- **Homeowner Association:** Current monthly HOA Billing statement for each property owned.
- **Homeowner's Insurance:** Current declaration page reflecting the annual premium for each property owned. Include both Personal (H06) and the Homeowner's Association Master Insurances for condominiums and townhomes owners.
- **Mortgage Statement:** Current statement including Home Equity to reflect the current payment, balance, and account number for all financed properties.
- **Rental Payment Verification (Purchase transaction only):** Payments to a private party to include twelve consecutive months of canceled checks or bank statements. If rental payments vary, please explain.
 - Payments to a management company are to include manager contact information for verification or canceled checks can be used in lieu of management contact information.
- **Lease Agreements (Refinance only):** Required for Subject Rental Property only.
- **Home Equity Line Agreement & Statement:** For source of down payment and for refinances if line is being kept open at closing.
- **Divorce Decree or Separation Agreement:** Recorded copy (if alimony and/or child support payments are required, or used as a source of income).
- **Work Visa:** Current Work VISA and Visa when entered US.
- **Certification of Trust:** Notarized copy of the trust.

Please include any further documentation not listed above to help with your home loan request.

Sincerely,
The Shintani Group Team

GIFT LETTER

Applicant(s):

Loan Number:

I, _____, do hereby certify the following:
(Donor)

(1) I have made a gift of \$ _____ to _____
(Amount) (Recipient)

Whose relationship is: _____
(Relationship)

(2) This gift is to be applied toward the purchase of the property located at:

(Property Address)

(3) No repayment of the gift is expected or implied in the form of cash or by future services of the recipient.

(4) The funds given to the homebuyer were not made available to the donor from any person or entity with an interest in the sale of the property including the seller, real estate agent or broker, builder, loan officer, or any entity associated with them.

(5) The source of this gift is: _____
(Source) - Bank Name & Full Account Number

(6) The gift funds will be sent directly to escrow at closing.

Donor Signature Date

Borrower Signature

Donor Name (Print or Type)

Borrower Signature

Donor Address

()
Donor Phone Number

WARNING: Our signatures above indicate that we fully understand that it is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Section 1012 and 1014.