



Park Plaza / Corporate
 2501 Parkview Dr., Suite 620
 Ft. Worth, TX 76102
 (817) 877-5626
 Fax (817) 887-0772
www.worldcapitalmortgage.com

Dear ,

Purchase

Thank you for choosing **World Capital Mortgage!** As you know, refinancing a home is typically one of the largest financial decisions you will ever make, so it is important that you work with a professional who understands all aspects of real estate finance.

Refinance

You have a doctor, you have a CPA, so why not a licensed mortgage professional to help you through the mortgage loan process. It is our goal to be your personal mortgage specialist for life. Our philosophy is to listen, hear, and truly understand your needs; a quality of business that seems to be forgotten in today's highly automated society.

Cash Out

With over 40 years of combined experience, **World Capital Mortgage** can offer you the most competitive rates in the industry, coupled with some of the most unique programs in the market. By doing business with us you will receive the best value and consultation you deserve to meet your financial goals and make the loan process worry free.

Home Equity

Home Improvement

TO GET STARTED: (Please Fax Documents to **817-887-0772**)

1. **Sign, date and return all Application Documents**
2. **Send items 1 – 4 on the “Item Checklist” that apply to you** (see attachment)
3. **Remit Credit Card Authorization for Report Fee (\$12.00-\$30.00)**
4. **Remit *Appraisal Fee \$380.00 at Loan Approval**

Credit Repair

World Capital Mortgage does take credit cards for your convenience either over the phone or online through our secure website at www.wcmlending.com / Resources / Pay Online. You will receive a credit for any amount remitted at the time of loan closing/funding.

Bi-Weekly

Insurance

READY TO LOCK A RATE? We make the loan process easy for you, however, “time is of the essence” so your initial participation in providing us the necessary documentation is paramount in determining your interest rate, term and cost of the loan. We may **lock-in a rate**** for you at any time once we have received your complete signed application with the application/appraisal fee.

Real Estate

Again, thank you for choosing **World Capital Mortgage**, and we look forward to working with you.

Sincerely,

Michael Farris

Phone (817) 877-LOAN (5626) Fax (817) 887-0772

TX License #74036

*Appraisal fee may vary according to property type and size. In some cases, you may elect to pay for the appraisal report directly to the appraiser at the time of service. Otherwise, we will collect for this service prior to scheduling the appraisal.

**Rate: To lock-in a rate, you must provide us items 1-4 listed above, and be credit approved through our automated underwriting system. Payment for application fee must be received by WCM.

We are proud members of the following trade associations:

Form 1010b - Client Welcome Letter Refinance



Refinance - Item Check List

*(*Only provide the items that apply to you)*

NOTE: If you are applying for a Stated Income and/or Stated Asset loan, please DO NOT provide income or asset documentation at this time.

- q **1. Income:** W-2's, 1099's and/or Tax Returns (*Last 2 Years*)
- q **2. Income:** One current Year to Date pay-stub showing salary
 - o **If Self Employed:** (meaning you own 25% or more of the company)
 - § 2 years signed tax returns with ALL schedules, YTD P&L statements with Balance Sheet; CPA name & phone, business license
- q **3. Assets:** Last two months statements for any accounts listed on the application
 - o Checking, Savings, Investments, IRA, 401K, etc. accounts (*all pages required*)
- q **4. Copy of Driver's License & Social Security Card**
- q **5. Current mortgage statement with company name, loan amount, and loan number**
- q **6. Copy of HUD-1 closing settlement statement on current residence** (*this will be located with your closing papers from your last refinance or purchase*)
- q **7. Declarations page of Hazard Insurance: Must have agents name and Phone #**
- q **8. Existing blue-line survey – less than 10 yrs old, New one required if any improvements have been made that effect square footage or if pool was installed**

**Please Note: Additional information may be required to satisfy underwriting guidelines*

Important Notice: Do not do anything that will effect your credit during the application process to ensure the best approval. This could effect your rate, and overall loan approval.



Credit Card Authorization Form

TO: World Capital Mortgage
Att: Accounting / Admin
2501 Park View Dr., Suite 620
Fort Worth, TX 76102

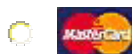
File: **L09091500**

RE:

Fax to (817) 887-0772

I, the undersigned, (print name) _____ hereby authorize World Capital Mortgage, LP to charge this credit card for services requested by me from this date forward for application, appraisal and other fees as they are incurred as follows:

Credit Card: *(Check One)*



Credit Card Number: _____ - _____ - _____

Expiration Date: ____ / ____ Verification Code _____
MM / YY (on back, last 3 or 4 numbers)

Full Name on Credit Card: _____

Billing Address of Card: _____

Customer Phone: _____

I hereby authorize the credit card institution to accept such charges from my credit card as listed above.

I agree to abide by the terms and conditions of the credit card listed on this form and any chargeback will constitute a breach of contract with World Capital Mortgage for the services provided and I will pay \$100 Administration Fee in addition to any unpaid charges or fees.

Customer Signature

Date

Loan Representative: Michael Farris
File No.: L09091500

Delivery Via: Upload Email Fax

Date Submitted _____ Time _____

Document Coversheet

Please use this form when faxing or scanning application documents to WCM for processing to ensure your documents are received in your file.

TO Processing: **FAX to (817) 887-0772**
 Email to Wcmadmin@wcmlending.com

FROM:

RE:

Processor: 817-877-5626
Contact: Michael Farris (817) 877-5626
Loan Officer: Michael Farris, Jr.

The following required items/conditions are attached for processing and underwriting approval. Thank You! (Please See Attached- Check all that apply)

- Completed and Signed loan application, forms and disclosures (GFE, TIL, etc.)
- Income –
 - YTD Paystub
 - W2's, Tax Returns – last 2 years, All Schedules
- Assets – (All Pages)
 - Bank statements
 - IRA's, investments, liquid assets listed on loan application
- Divorce Decree – if applicable
- Identification –Driver's License, SS Card
- Insurance Information – Dec page or Agents contact
- Survey
- Mortgage Statement
- Other _____
- Other _____

Notes: _____

