



Thank you for the opportunity to assist you with your home financing!

As technology changes, so do the requirements for applying for a home loan. It is now possible for us to obtain almost everything needed for your loan application electronically. The more documentation and information you wish for us to obtain on your behalf, the more access to your personal information, such as user names, login passwords, etc. will be necessary for you to provide. In today's climate of increased identity theft, we understand your reluctance to release this very personal information. Although we have the latest digital security in place and have been assured that it is the safest available, no one can provide a 100% guarantee.

Please use the electronic channel for your application by heading to this address: www.AcurusHomeLoans.com and registering an account there. It is not necessary for you to release your usernames and passwords to apply online. You will need to provide the paper documents instead. However, if you wish to remain completely in the paper realm, the list below contains the documents you should gather together and send to us.

- Most recent 2 years W2's and/or 1099's for all borrowers
- Most recent 2 years Federal 1040 tax returns (all schedules, only if self-employed or investment income)
- Most recent 30 days' pay stubs for all borrowers (including pensions and IRA withdrawals)
- Most recent 2 months bank statements for all borrowers (ALL pages, please!)
- Most recent 2 months asset statements (stocks, IRA's, etc.) for all borrowers (ALL pages, please!)
- Copy of Social Security Award Letter (if applicable)
- Copy of government issued valid photo ID for all borrowers

Please gather the documentation indicated on the checklist and, once you have it all together, please fax in the documentation or scan and e-mail it. Our fax number is (877) 396-6320 and e-mails with attachments may be sent directly to me at Paul@AcurusHomeLoans.com. We will then complete your application together in a ten-minute phone call.

You may have some questions or concerns, in which case I invite you to call me to discuss them. I can be reached at my office during business hours at (925) 287-9697. In the event it is after hours, on the weekend or I have gone out on an appointment, you are welcome to call my cell phone (925) 595-7498. I take calls up until 8pm. If I am unable to answer calls to either number, please leave a message on my cell phone and I will do my best to call you back as soon as possible.

I look forward to working with you!

In your best interest,

Paul Sterling Arendsee
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