

RAINBOW MORTGAGE AND FINANCIAL COMPANY

47 N. STATE STREET
LAKE OSWEGO, OR 97034

Office (503)636-5353
Fax (503)636-3987

Congratulations for choosing Rainbow Mortgage for your home financing needs. In order to expedite your application, we ask that you bring the following information when you come in for your loan appointment:

1. Legible copies of W-2 earnings statements for the last two years.
2. Paystubs covering most recent **ONE MONTH** period.
3. Legible copies of checking, savings, and/or brokerage statements for the most recent month. **PLEASE INCLUDE ALL PAGES.**
4. If you are **SELF EMPLOYED** please provide the following:
 - Most recent two years Federal Tax Returns, including all schedules. Please re-sign the returns.
 - Most recent two years Corporate/Partnership returns, including all schedules. Please sign the front page of the returns.
 - Year-to-date Profit and Loss Statement, and current Balance Sheet. Please sign statements.
 - K-1 statements.
5. **If source of income is from commissions, or if you own rental property**, please provide Federal Tax Returns for the last 2 years (all schedules).
6. Legible copies of lease/rental agreements for rental properties.
7. Name, address and phone number of landlord, if applicable.
8. Copy of Sales Agreement and Earnest Money Receipt.
9. If divorced, a copy of your divorce decree and property settlement agreement.
10. Corporate moving policy and/or relocation purchase agreement, if applicable.
11. Closing statement, sale of present home (when available).
12. Most recent retirement account statements.
13. _____

We look forward to working with you!!

AUTHORIZATION FOR RELEASE OF EMPLOYMENT AND CREDIT INFORMATION

To Whom It May Concern:

I/We have applied for a real estate loan with Rainbow Mortgage and Financial Co. You are hereby authorized to release any information required by Rainbow Mortgage or their assigns to complete the processing of the loan request. Necessary credit information may include savings deposits, checking accounts, consumer credit balances, credit report, payment history, including mortgage payment records and balances, employment information and salary history (past and present employment). A photographic or carbon copy of this authorization (being photographic or carbon copy of the signature(s) of the undersigned) may be deemed equivalent to the original.

Your prompt reply will help expedite my real estate transaction.

Thank you,

Authorized Signature

Social Security Number

Authorized Signature

Social Security Number

Date

Privacy Act Notice: The information to be obtained will be used by the Lender and any federal agency insuring, guaranteeing or purchasing the mortgage and the agency's underwriting standards. The information will not be disclosed outside the lender and the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information, but, if you do not, your mortgage loan application may be delayed or rejected. The information we will obtain is authorized by Title 38, U.S.C., Chapter 37 (if VA); and 12 U.S.C., Section 1701 et seq. (if HUD/FHA).