

Thank you so much for allowing me to provide mortgage financing for your property. I promise to make this process as easy as possible!

1. The last two filed FEDERAL tax returns (1040), including ALL schedules, PLUS any corporate 1120) and/or partnership (1065) returns, including K-1s AND any extensions. (Ask your accountant to email it to me – makes it easier for everyone!)
2. Recent paystubs covering the latest month. If you are paid biweekly or twice a month, we will need two. If you are paid monthly, just one, or if paid weekly, four. All paystubs must be consecutive, and they must be within the last 45 days.
3. Last 2 years W-2s for all employers for all borrowers.
4. Two monthly or one quarterly recent asset account statements. This includes checking, savings, stocks, bonds, mutual funds, retirement, 401(k)s, 403(b)s, IRAs, CalPers, annuities, etc. All statements should be consecutive and we will need every page.
5. A copy of your valid driver's licenses or Passports; if alien status, need passport(s) and "green cards" (front and back) or Visa
6. If currently renting, please provide the name of the management company for whom you write your rent checks payable. If your landlord is anything other than a professional management company, please provide 12 month's of recent, consecutive, canceled checks that were paid to the landlord.
7. Most recent mortgage statement, if applicable, for all mortgages you currently hold
8. A copy of your insurance "dec page" on all properties you own

How to get everything to me:

I would greatly prefer that you send electronic or digital copies of all of these documents. I am working hard to reduce paper usage and save trees! The best way to transmit the documents is to use my Yousendit.com account for easy, secure and safe transmittal of documents. Just use the link below and follow the easy instructions:

<https://dropbox.yousendit.com/JoelSpolin>

The next best way is to fax the documents to me at **(650) 618-2004** And if you want to provide paper documents, please contact me re: delivery options. I only need copies, no originals needed.

Joel Spolin has funded more than \$2 billion in mortgage loans over the past two decades, ranking as high as the nation's 26th largest mortgage originator. During that time, he has held multiple leadership positions in the mortgage and real estate industry, including serving on the boards of directors of the Silicon Valley Association of Realtors, the Housing Industry Foundation, and the Palo Alto Chamber of Commerce. He has authored numerous articles on real estate finance for the Palo Alto Weekly and the San Jose Mercury News, hosted his own cable television real estate show for four years, and taught real estate finance at several Bay area colleges. Joel is the Founder and President of Spoloan.