



Loan Scenario to Approval Form

Thank you again for thinking of us. Below are the documents we need to get you your loan approval. We will need the documents below to get the loan priced for you and our likelihood in funding it. We provided links below to some of the documents if you may need one or all the **editable PDFs**.

1. **Completed Highlighted 1003**
<http://www.directfederalmortgage.com/1003 - Editable.pdf>
2. **Broker/Lender Tri Merge Credit Report or DFM Signed Authorization**
http://www.directfederalmortgage.com/Borrower_Authorization_Form_Letter .PDF
3. Our **DFM Loan Submission Form** or **some type of submission form** with business purpose for the cash out or what the loan is for if this is a purchase.
http://www.directfederalmortgage.com/DFM - Loan_Submission_Form_2022.pdf
4. Reserves and Down Payment are important: Please be sure to estimate or get at least one Full Statement to show: Down Payment & Closing Fees (if a purchase), a minimum of at least 6 months of reserves of the payment including taxes and insurance.
Note: Cash Out loans used as Reserves add a 1% hit to the rate if needed.
5. **Your origination** in either **Dollars or % Points** on the loan submission form.

Instructions Below to Help:

1. Click the link or cut and paste into your browser or type into your browser
2. Save the document to your desktop – under the client's name
3. Fill-in the editable PDF – Please remember to add in your commission (should take 1 minute total)
4. Save the PDF
5. Drag the PDF to a reply email and send

This is the fastest way to get you your approval.

Thank you again,

Fabian Calderon

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