



## Thank you for choosing us for your Vacation Home Loan!

We will strive to make your experience as hassle free and efficient as possible! Please fill out the following quick application (quick information and credit authorization page) and email or fax it back to my attention at your earliest convenience. You may fax it to **(248) 643-0117**. We will process your credit report and call you to discuss details of your loan transaction.

As you are filling out the quick application please start compiling the following documents, which will be necessary to complete your formal application. **If you are considering opting for a stated income or no doc loan please call us to discuss!**

- 2006 and 2005 05 W-2 Forms**
- A recent 30 days of pay stub** including year-to-date income
- A current 60 day detailed bank or investment account statement (to show your financial strength). We cannot accept a computer print out of the balance – we need a full statement showing deposits and withdrawals with all pages.**

For self-employed\* or commissioned borrowers we often need:

- 2 Full years of personal & business tax returns including W-2's, 1099, and/or K1s, and all schedules**
- A YTD Profit and Loss (for each company you own)**
- A Business License or CPA letter**

We attempt to close most loans within 1 month and if you choose to lock your interest rate we will protect it for 30 days. Please discuss lock in options with us. We will not lock a rate without your request to do so. Please note that rates vary daily.

If you have any questions my team and I are excited to get you answers. We are most easily reached via email. We look forward to working with you.

- [jheck@vacation-finance.com](mailto:jheck@vacation-finance.com)  
Direct office phone is (248) 816-7142 and/or (248) 930-0539  
J.H. Heck

- Underwriting guidelines define self-employed as owning more than 25% of a business.



## Quick Information & Credit Authorization

**Please complete all applicable fields**

Borrower: \_\_\_\_\_  
Address: \_\_\_\_\_

Years you have lived here: \_\_\_\_\_  
SSN: \_\_\_\_\_  
Phone H: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
Phone W: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
Email: \_\_\_\_\_@\_\_\_\_\_.\_\_\_\_\_  
Birth Date: \_\_\_\_/\_\_\_\_/19\_\_\_\_  
Driver's License #: \_\_\_\_\_  
Expiration Date: \_\_\_\_\_

**Employment**

Employer: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Years with: \_\_\_\_\_ Years on Job: \_\_\_\_\_  
Position: \_\_\_\_\_

**Income & Assets**

\_\_\_ Stated income, verified asset loan  
**OR**  
\_\_\_ Full income, full asset verification

Salary: \$ \_\_\_\_\_  
Bonus/Com \$ \_\_\_\_\_  
Other Income: \$ \_\_\_\_\_  
Savings/Checking: \$ \_\_\_\_\_  
Which Bank? \_\_\_\_\_  
401k/IRA/ESOP: \$ \_\_\_\_\_

**Current Home(s)**

Pmt: \$ \_\_\_\_\_  
Taxes & Insurance Included? \_\_\_\_\_  
If no provide Mo. Estimate: \_\_\_\_\_  
Current rate \_\_\_\_\_ %  
Pending Sale?  Yes  No  
Balance: \$ \_\_\_\_\_  
Do you have a Home Equity? \_\_\_\_\_  
Current Home Value: \$ \_\_\_\_\_  
Other properties owned? \_\_\_\_\_

**About Your New Purchase:**

Condo Hotel  
Unit #/Address: \_\_\_\_\_  
\_\_\_\_\_  
Price: \$ \_\_\_\_\_  
Desired Down Pmt: \$/% \_\_\_\_\_

Co Borrower: \_\_\_\_\_  
SSN: \_\_\_\_\_  
Phone W: (\_\_\_\_) \_\_\_\_\_-\_\_\_\_\_  
Birth Date: \_\_\_\_/\_\_\_\_/19\_\_\_\_  
Driver's License #: \_\_\_\_\_

**Employment**

Employer: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Years with: \_\_\_\_\_ Years on Job: \_\_\_\_\_  
Position: \_\_\_\_\_

**Income**

Salary: \$ \_\_\_\_\_  
Bonus/Com \$ \_\_\_\_\_  
Other Income: \$ \_\_\_\_\_

**Important Questions**

Amount you'd like to borrow \$ \_\_\_\_\_  
Do you want a line of credit?  Yes  No  
Do you want escrows?  Yes  No  
Are you a US Citizen?  Yes  No  
Are you self employed?  Yes  No

\_\_\_ I, the undersigned consumer, direct Vacation Finance to request & obtain a copy of my/our consumer credit report. This consent shall automatically expire in 30 days from the date of my/our signature.

**X** \_\_\_\_\_ **Date** \_\_\_\_\_

**X** \_\_\_\_\_ **Date** \_\_\_\_\_

**Please fax the completed application to J.H. Heck at (248)643-0117. Additionally, please call me at (248)816-7142 or (248)930-0539 with any questions!**

**I look forward to working with you!**

## Schedule of Real Estate Owned

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

## Schedule of Real Estate Owned

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_

Address: \_\_\_\_\_  
Value: \$ \_\_\_\_\_  
Mortgage Amount: \$ \_\_\_\_\_ Lender: \_\_\_\_\_  
Payment: \$ \_\_\_\_\_  
Taxes and Insurance per month (estimate ok): \$ \_\_\_\_\_  
Rental Income: \$ \_\_\_\_\_