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How to Close a NONI Faster!
*All items below must be submitted in order to take advantage of the NONI Fast Track

☐ Title Report

☐ Appraisal w/1007

- ☐ Business Purpose Submission form
- $\hfill \square$ Borrower Certificate of Authorization (If lender is pulling credit)
- ☐ Business Purpose Acknowledgement and Disclosure / or Cash Out Letter signed by borrower
- ☐ Borrower Certification of Business Purpose
- ☐ Commercial Loan Application
- $\hfill\Box$ Credit report dated within 60 days of submission
- ☐ Most recent 12 mo Mortgage history on all properties
- ☐ Lease Agreement or LOE for unleased (Refi Only)
- ☐ HOA Cert(if applicable)
 - ☐ Verified Funds to Close (1 Month Bank Statements)

☐ Purchase Contract and or/Escrow Instruction (if applicable)

 $\hfill\square$ Hazard Insurance- with rent loss coverage

☐ Personal Guaranty Form- (If Closing in LLC)

☐ Settlement Statement/Pre Hud-1

☐ Payoff Demand (Refi Only)



Date:	
Loan Number:	Program Name:
Hello UW,	
INCOME: □ Full Doc □ WVOE □ Banks Statement □ DSCR = N/A □ Asset Qualifier □ P&L	
D3CK = N/A D Asset Qualifier D FQL	
CREDIT:	
EXCEPTION:	
Additional Comments:	





BORROWER'S CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from Hometown Equity Mortgage, LLC, dba theLender, "Lender".
 - In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income information, assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/We understand and agree that the Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, Unites States Code, section 1014.
- 4. I/We provided Lender with verbal and/or written authorization to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references in connection with my/our application for this loan.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- 2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. I/We further authorize Lender to order a consumer credit report and verify other credit information.
- 4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party name in the loan application. A copy of this authorization may be accepted as an original.
- 5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: ______





BORROWER'S CERTIFICATION AND AUTHORIZATION

Borrower 1 Name	Home Phone	
Date of Birth	Cell Phone	
Social Security Number		
Current Address		
Borrower 1 Signature		Date
Borrower 2 Name	Home Phone	
Date of Birth	Cell Phone	
Social Security Number		
Current Address		
Borrower 2 Signature		Date
Borrower 3 Name	Home Phone	
Date of Birth	Cell Phone	
Social Security Number		
Current Address		
Borrower 3 Signature		 Date
Borrower 4 Name	Home Phone	
Date of Birth	Cell Phone	
Social Security Number		
Current Address		
Borrower 4 Signature		 Date

