

# Our Process is Simple and Quick...

So that you the borrower is pre-qualified quickly bases on a complete loan application and in-file credit report. Through our Lenders Underwriting Guidelines you the borrower will be matched with the most appropriate Program.

To learn more contact:



**FORUM**  
MORTGAGE BANCORP  
An Illinois Residential Mortgage Licensee

[WWW.FORUMMTG.COM](http://WWW.FORUMMTG.COM)

Please bring the following with you when making your application:

- Contract for purchase
- Contract for sale
- Last 2 years W-2's and tax returns
- Last 3 months of bank statements
- Loan payment information  
(*car, boat, etc.*)
- Divorce decree (*if applicable*)
- Evidence of alimony or child support
- Earnest money - deposit receipt
- Attorney's/Realtor's telephone number
- Business tax returns and Certified P & L (*if self-employed*)
- Driver's License and Social Security Card



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We have over 50 different lenders and over 50 different mortgage programs that fit almost any size budget.

- Purchases
- Refinancing
- Construction Loans
- Cash-Out Refinance
- Second Mortgages
- Home Improvement Loans
- Home Equity Loans
- Credit Consolidation
- No Documentation Loans
- No Income Verification
- 3%-5% Down First Time Home Buyers
- FHA Loans / VA Loans
- 2nd Home Purchases
- Commercial Loans

## We Specialize in Difficult Loans . . .

- Self Employed?
- Unable to verify income?
- Credit Challenges?
- Bankruptcy?
- Short job history?
- High Debt?
- Foreclosure?

Our programs are diverse to serve the owner-occupant; investor; and refinance candidate seeking a new rate, term or cash-out program. Borrowers have access to a:

- 6 month, 1 year, 2 year, 3 year or 5 year adjustable
- 3 year balloon
- 10 year fixed
- included 15 year fixed
- 20, 25, 30, and 40 year fixed

**Call for rates on these and other programs.**

## LOAN TO VALUE AS HIGH AS 100%

We can process your loan application and have the money you need in as little as

**14 DAYS!**

Use the equity in your home for a number of reasons . . .

- INVESTMENT
- VACATION
- EDUCATION
- WEDDING
- AUTO PURCHASE
- PAYOFF CREDIT CARDS
- HOME IMPROVEMENT

Tired of paying 15%-20% on your credit cards???

We can consolidate your credit card bills into one low monthly payment and substantially reduce your interest rate...



**“We Have A Home For Every Loan”**

