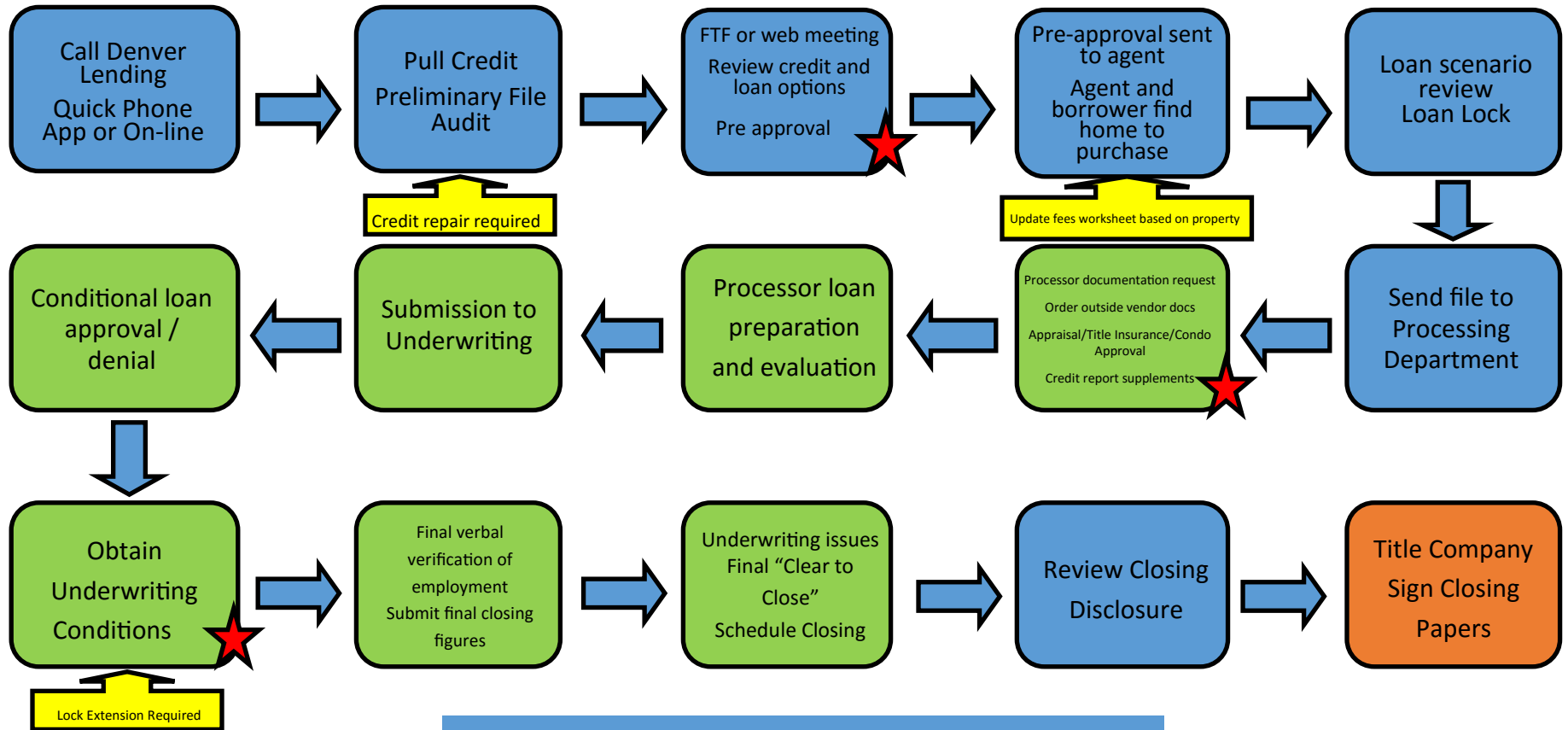


# PURCHASE LOAN PROCESS CHART

Kara Bernal—Loan Expert MLO # 1080478

Courtney O'Donnell , Processor MLO # 251329

Amy Ward , Processor MLO # 472804



## Got Ya's that Get Ya!

- Non-payroll deposits
- Credit re-pulled 10 days before closing
- Side business that loses money on tax return
- Non-applicant, negative spousal income

 Typical documentation requests

*Denver*  
**LENDING**

# *The Denver Lending Team*

**Matt Nockels,**  
Branch Manager  
MLO# 279527  
303-945-3962  
Matt@Denver-Lending.com

**Taylor Vaughn,**  
Mortgage Loan Originator  
Loan Expert  
MLO #1233915  
720-600-1040  
Taylor@Denver-Lending.com

**Justin Kubicek,**  
Mortgage Loan Originator  
Loan Expert  
MLO #1418484  
720-771-7288  
Justin@Denver-Lending.com

**Kevin Reese**  
Mortgage Loan Originator  
Loan Expert  
MLO #970215  
303-495-5520  
Kevin@Denver-Lending.com

**Ryan Johnson,**  
Mortgage Loan Originator  
Loan Expert  
MLO #1011432  
303-605-2301  
Ryan@Denver-Lending.com

**Kandi Carpenter,**  
Mortgage Loan Originator  
Loan Expert  
MLO # 998867  
720-506-9585  
Kandi@Denver-Lending.com

**David Glotfelty,**  
Mortgage Loan Originator  
Loan Expert  
MLO # 857935  
720-506-9592  
David@Denver-Lending.com

**Kara Bernal,**  
Mortgage Loan Originator  
Loan Expert  
MLO# 1080478  
720-442-9462  
Kara@Denver-Lending.com

**Courtney O'Donnell,**  
Processor  
MLO # 251329  
303-284-0543  
Courtney@Denver-Lending.com

**Amy Ward,**  
Processor  
MLO #472804  
720-506-9559  
Amy@Denver-Lending.com

*Denver*  
**LENDING**

5347 S Valentia Way, Suite 340  
Greenwood Village, CO 80111  
303-945-3962 - Office efax 888-341-3252  
www.Denver-Lending.com

©2015 A division of Finance of America Mortgage LLC | Equal Housing Lender | NMLS 1071



