

AURA Mortgage Advisors, LLC.
Additional Needs Letter

October 11, 2012

RE: Mortgage Loan Application

Dear: Sarah, Marry & Larry

We have determined that additional information or documentation is required to complete your loan application.

Please FAX to us or bring these in immediately so that we can continue working on your case.

| Sarah | Mary | Larry |
|-----------------|-----------------------|----------------------|
| Have Paystubs | NEED PAYSTUBS | Have Paystubs |
| NEED 2010 W2 | Have 2010 1099 | NEED 2010 W2 |
| NEED 2009 W2 | NEED 2009 1099 or W2 | NEED 2009 W2 |
| NEED 2010 Taxes | NEED 2010 Taxes | Have 2009 Taxes |
| NEED 2009 Taxes | NEED 2009 Taxes | Have 2010 Taxes |
| | Have 2010 W2 | |
| | Have SSI for Tyler | |
| | Have Liabilities Form | NEED HARDSHIP LETTER |

Before closing we will require:

- **HAZARD INSURANCE:** You must provide proof of fire and extended coverage (homeowners) insurance. The coverage on your policy must be in an amount equal to the mortgage loan amount or 100 percent of the replacement cost value, whichever is less. Please contact your insurance agent to obtain a binder or policy evidencing this insurance coverage. The binder or policy must be presented before the closing, as well as a paid receipt for the first year. Please inform your agent that the mortgagee clause on the binder or policy must read: Aura Mortgage Advisors, LLC - ISAOA- ATIMA 56 Warren Street, Roxbury, MA. 02119
- **Smoke detector certification.** Please call your Fire Department and schedule an appointment.
- The closing costs must be in a bank check payable to Law XXXXXX

Sincerely,
John Doe

Administrative Assistant
**Boston Community Capital
& The SUN Initiative**