



18300 Gridley Road Suites "I", Artesia, CA 90701

Phone: (562) 809-2643 Fax: (562) 809-0644

Email: Loan@MGBFinancial.com Web: www.MGBFinancial.com # 257-608/280-127

Thank you for giving us the opportunity to be of service to you. Enclosed herewith information requested by you. Please fill out completely, sign @ bottom & fax back @ 562-809-0644 or mail to us A.S.A.P. We will call you to confirm the information.

1. House is underwater 2. Cancellation of MIP 3. Refinance cash out Rate and term Refinance

BORROWER INFORMATION - Must be filled out completely - HBS WEB Email Kal 2017- Refinance

Borrower: (First name) (M.) (Last name) (Suffix) Co-Borrower: (First name) (M.) (Last name) (Suffix) Social Security Number: Date of Birth Marital Status: Number of Dependents: Home Phone Number: Work Phone Number: Cell Phone Number: E-mail Address: Present Street Address: City: State: Zip: Monthly Rent: Years at present address:

EMPLOYMENT INFORMATION

Employer: Years with current employer: Monthly Gross Income: (hourly/weekly/monthly) 2016 W2 2015 W2 2014 W2 Type of compensation: Other Income:

PREVIOUS EMPLOYMENT (if less than two years)

Employer: Years with Previous employer: Monthly Income: Type of compensation: Salary Commission

DECLARATIONS

Any Bankruptcy? YES NO If YES, when discharged?(Must be 2 yr s. from the date of discharge) Any foreclosure YES NO if YES when ?(Must be 3 yr s. from the date of discharge) Do you have collection accounts? If yes, are you willing to pay them? Do you Pay Child Support Receive Child Support or alimony/amt YES NO

NEW HOME PURCHASE INFORMATION- Only if you are purchasing a home

Purchase Price: Have you find the property? Yes NO If yes address Down payment funds Balance savings chking Retirement Gift from Need down payment assistance (Must meet credit and income guidelines) Loan Type: FHA VA Conventioal STRS OTHER

For Refinance Only: Also To be filled out if you are applying for refinancing

Reason for refinance Year bought Sales price Present value est No Equity in the property Present Lender Send mortgage coupon with application Present rate Loan amount Monthly payment Monthly Property tax Monthly Property Insurance Do you have 2nd/ yes No/ If yes Present rate Loan amount Monthly payment Lender name

AUTHORIZATION TO RELEASE INFORMATION

I / We (undersigned) give MGB Financial services, Inc or its assigns permission/authorization to inquire with standard credit reporting agencies for my/ our credit report. A copy of this authorization may be accepted as an original. This is an inquiry only, not an application.

Borrower Date Co-Borrower Date 2017



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Thank you so much for your inquiry.

The MGB Financial Services, Inc is backed by over 25+ years of mortgage experiences. The company emphasizes on personal and professional approach to mortgage lending and provides customers with quick and easy home loans at the best available price.

With each customer's different circumstances, we offer various mortgage products designed to fulfill each customer's needs. To further assist customers, our staff is available on weeknights and weekends.

ITEMS NEEDED FOR LOAN APPLICATION- REFINANCE

1. Copy of Social Security Card and Picture I.D.
 2. 1 Month- Current Paycheck stubs
 3. Last two years W-2 forms ___2016 ___2015
 4. Tax Returns ___2016___2015
 5. If self-employed - Need Business Tax Returns ___2016___2015
 6. If you have any other income, please list on application and give the current stub and last 2 years information.
 7. Last 2 months bank statements for checking and Savings accounts
 8. Recent statement for ___ stock, ___ bond accounts, and ___ 401k or profit Sharing
- If applicable**
9. Copy of divorce decree (If applicable) and proof of child support
 10. Final bankruptcy papers, including Discharge papers (if Applicable)
 11. DD214 for Veterans only (If applicable)

For Refinance or if you own any other property:

- ___ **Mortgage Coupon**
- ___ **Copy of the Note**
- ___ **Copy of the property Tax**
- ___ **Copy of the Insurance**
- ___ **Purpose of refinance letter** - if applicable
- ___ **Rental agreement** (If applicable)

We are committed to help you as soon as reasonably possible, and thus please feel free to contact Kal or MGB Team at (562) 809-2643 to set up an appointment for pre-qualification, for more information, clarification, guidance, or assistance.



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QUALITY CONTROL CERTIFICATION AND AUTHORIZATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from hereinafter referred to as Lender. In applying for the loan, I/We completed a loan application containing various Information on the purpose of the loan, the amount and source of down payment, employment and Income information, and 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 to a full documentation program. This may include verifying the Information provided on the application with the employer and/or the financial institution. I/We understand that this is applicable if I/We applied for the limited documentation program.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both to knowingly make any (also statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section1014.)

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. As part of the application process, The Lender and the mortgage guarantee insurer 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 The Lender, to any investor to whom The Lender may sell my mortgage, and to the mortgage guaranty insurer any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns. The Lender, or any investor that purchases the mortgage, or the mortgage guaranty insurer may address this authorization to any party named in the loan application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to The Lender or the investor that purchases the mortgage or the mortgage guaranty insurer is appreciated.
5. Mortgage guaranty Insurer (If/any): _____

Borrower

Date

Social Security No.