

18300 Gridley Road Suites "I", Artesia, CA 90701 /25 yr + experience Phone: (562) 809-2643 Fax: (562) 809-0644

Phone: (562) 809-2643 Fax: (562) 809-0644/ NMLS# 257-608/280-127 Email: Conditions@MGBFinancial.com/ Web: www.MGBFinancial.com

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:

- 1. Copy of Social Security Card and Picture I.D.
- 2. 1 Month- Current Paycheck stubs
- 3. W2 FOR 2021 2020
- 4. Personal Tax Returns 2020 2021
- 5. Last 3 months bank statements for checking and Savings accounts

For Self Employed Borrowers

1. Two years of Business license
2. If Corporation, LLC, Partnership Article of Incorporation
3. Business Tax Returns 2020 2021
4. Profit and Loss and balance sheet for 2022
If applicable
5. Copy of divorce decree (If applicable) and proof of child support
6. Final bankruptcy papers, including Discharge papers (if Applicable)
FOR VA:
11. DD214 for Veterans only
If you own any other property or for Refinance:
Mortgage Coupon
HOA CouponSolar couponCopy of the property Tax
Copy of the Insurance
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): _				
_	> Please select accordingly:	Citizen	Green Card	Work Permit
X Borrower	Date	Social S	Security No.	
Email:	Cell Phone:			
X Co-Borrower	Date	Social So	ecurity No.	
Email: MGB Financial Services Inc Originator: Kalpana Bhara	Cell Phone: Adwaj Please select accordingly:	Citizen	Green Card	Work Permit