



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

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

Email: Conditions@MGBFinancial.com

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, Section 1014.)

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 Security No.

Email:

Cell Phone:

X

Co-Borrower

Date

Social Security No.

Email:

Cell Phone:

MGB Financial Services Inc | Originator: Kalpana Bharadwaj

_____ → Please select accordingly: _____ Citizen _____ Green Card _____ Work Permit



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

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

Email: LoanHelp80@MGBFinancial.com Web: www.MGBFinancial.com # 257-608/280-127

Are you 30,60,90 days or more behind in your mortgage. We need this information to allow us to see what plans you might qualify for and what steps to take to get your mortgage issues resolved. **Foreclosure Prevention Refinance or Modification**

BORROWER INFORMATION - Must be filled out completely – HBS WEB Email Kal 20 Foreclosure Prevention

Borrower: _____
 (First name) (M.) (Last name) (Suffix)
 Social Security Number: _____ Date of Birth _____
 Marital Status: ☐ Married ☐ Single ☐ Divorced
 Home Phone Number : _____
 Work Phone Number : _____
 Cell Phone Number: _____
 E-mail Address: _____
 Present Street Address: _____
 City: _____ State: _____ Zip: _____

Co-Borrower: _____
 (First name) (M.) (Last name) (Suffix)
 Social Security Number: _____ Date of Birth _____
 Marital Status: ☐ Married ☐ Single ☐ Divorced
 Home Phone Number: _____
 Work Phone Number: _____
 Cell Phone Number: _____
 E-mail Address: _____
 Present Street Address: _____
 City: _____ State: _____ Zip: _____

EMPLOYMENT INFORMATION

Employer: _____
 Years with current employer: _____
 Monthly Gross Income: _____ (hourly/weekly/monthly)
 2019 W2 _____ 2018 W2 _____ 2017 W2 _____
 Type of compensation: ☐ Salary ☐ Commission ☐ Self-employed

Employer: _____
 Years with current employer: _____
 Monthly Gross Income: _____ (hourly/weekly/monthly)
 2019 W2 _____ 2018 W2 _____ 2017 W2 _____
 Type of compensation: ☐ Salary ☐ Commission ☐ Self-employed

 Foreclosure Date: _____ Sale Date: _____ **Months Behind:** _____ Present Value of Property _____
 When you bought the property? Year: _____ Sales Price? _____ Loan Amount: _____
 Present Lender's Name _____ Phone No: _____ Loan No. _____
Mortgage Loan Type: _____ Present Interest Rate: _____ Monthly pmt: _____
 Second Lender's Name: _____ Phone No.: _____ Loan No: _____
Mortgage Loan Type: _____ Present Interest Rate: _____ Monthly pmt: _____
 Do you have any other liens? _____ If yes, how much? _____ Interest Rate _____ Year: _____
 Tax and insurance included in monthly payment yes or no / If no per mos Tax _____ Insurance amt _____

MONTHLY OBLIGATION:

Auto Payments \$ _____
 Trades (CREDIT CARDS) \$ _____
 Child Support- Alimony \$ _____
 Present Mortgage pmt. \$ _____

GROSS MONTHLY INCOME:

For you \$ _____ Circle one: hourly/weekly/monthly
 Receiving child support/Other \$ _____
 Spouse \$ _____ Circle one: hourly/weekly/monthly
 Other \$ _____

Please check: A. ☐ Keep my home - caught up with payment / B. ☐ Sell my home and save some equity
 C. ☐ I do not know, D. ☐ I need help

Tell us why you are behind in your payments: _____

Is that problem resolved: _____

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.

X _____ **X** _____